EMPOWERED ENTREPRENEUR TRAINING HANDBOOK



GLOBAL ALLIANCE FOR CLEAN COOKSTOVES

The Global Alliance for Clean Cookstoves is a public-private partnership hosted by the United Nations Foundation that seeks to save lives, improve livelihoods, empower women, and protect the environment by creating a thriving global market for clean and efficient household cooking solutions. The Alliance's 100 by '20 goal calls for 100 million households to adopt cleaner and more efficient cookstoves and fuels by 2020. The Alliance is working with its public, private and non-profit partners to help overcome the market barriers that currently impede the production, deployment, and use of clean cookstoves and fuels in developing countries.

Best practices and tools for engaging women and addressing gender issues can be found in the Alliance's Resource Guide on *Scaling Adoption of Clean Cooking Solutions through Women's Empowerment*.

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EMPOWERED ENTREPRENEUR TRAINING HANDBOOK

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Genevieve Smith - Lead Author

Genevieve Smith specializes in research and analysis of gender-related issues and opportunities within the household energy sector. Ms. Smith has consulted for the Global Alliance for Clean Cookstoves within gender and markets for several years, and is the lead researcher and co-author of Scaling Adoption of Clean Cookstoves through Women's Empowerment: A Resource Guide. She has experience working throughout various countries in Latin America and Asia. Ms. Smith is currently the director of the Visionaria Network, which specializes in leadership and agency-based empowerment training, as well as building organizational capacities to support women and girls.

Anita Shankar - Lead Author

Dr. Anita Shankar is a medical anthropologist with more than twenty years of experience in public health research and programs focused on women's empowerment and maternal and child health. Her research spans numerous countries worldwide where she has lived or worked including Nepal, India, Indonesia, Papua New Guinea and Kenya. Her current research focuses on impacts of agency-based empowerment training on disenfranchised women. She recently completed a study to assess the significance of engaging women along the clean cookstove value chain that documents the impacts of an agency-based empowerment training on entrepreneurial capacity and cookstove adoption.

Business Training Development - GVEP International

GVEP (Global Village Energy Partnership) International works with local businesses in developing countries to increase access to modern energy and to improve the quality of lives for millions of people. GVEP firmly believes that businesses offer the best solutions in many cases, and aims to provide high quality, professional services to support the growth of the private sector.

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PART 1: HUMAN-CENTERED DESIGN (HCD) PLAN

The accompanying HCD Workbook guides trainers through the process of preparing a customized training approach using Human-Centered Design principles. Available for download at www.cleancookstoves.org.

PART 2: EMPOWERED ENTREPRENEUR TRAINING ACTIVITIES

WHO SHOULD USE THIS HANDBOOK AND WHAT IS IT?

This Handbook is for organizations who are currently working with, or plan to work with, women entrepreneurs to produce or support the design of household energy technologies, or who will engage women as sales agents or entrepreneurs in rural or urban locations to market, distribute, and/or provide after-sales service of household energy technologies.


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The Empowered Entrepreneur Training Handbook provides six days of business skills, empowerment, and leadership training curricula and tools that can be implemented to better support the women sales agents and entrepreneurs with whom you work. Thoughtful planning and preparation by organizers is required in order to successfully implement this training. Trainers and implementing organizations should complete a Human-Centered Design (HCD) Plan (Part 1 of this Handbook), which will help you prepare a successful, customized training using the materials. Before completing the HCD Plan, it is necessary to read and become familiar with the Handbook lesson plans and content.

The Empowered Entrepreneur Training Handbook is designed to support an organization and its trainers in empowering women micro-entrepreneurs, small enterprise owners, and sales agents who work throughout the value chain in the household energy sector. While the Handbook has been developed by the Alliance and is designed to empower women to scale adoption of clean cooking solutions globally, it has applicability throughout the household energy sector.

While women are well-positioned for entrepreneurship/sales, we would like to note that they are also good as managers, scientists, engineers, etc. This Handbook is focusing on training women as entrepreneurs or sales agents, but there is potential for them to engage in many other ways in the cooking sector.

An entrepreneur, for the purposes of this Handbook, can be loosely defined as a person seeking to increase his/her income through his/her own business activities.

A **micro-entrepreneur** has no employees and operates alone. Micro-entrepreneurs often fill the gap between a larger business and remote customers.

A **small-sized enterprise owner** can do the same, but employs one to five others in conducting business. Both micro-entrepreneurs and small-sized enterprise owners add value by providing services the business cannot do alone.

A **sales agent** sells a specific product(s) for a business at a designated price, and potentially receives commission for sales, as well as a base or full salary.

The Handbook uses the term *entrepreneur* generally, in reference to both micro-entrepreneurs and small-sized enterprise owners, as well as sales agents.



WHY WAS THIS HANDBOOK DEVELOPED?

THE ALLIANCE IS COMMITTED TO supporting its partners in reaching the goal of 100 million households adopting clean and efficient cookstoves and fuels by 2020. The Alliance and its partners recognize the contributions that women make in achieving the sector's health, environment, women's empowerment, and livelihood goals. Without engaging women throughout the value chain, it is likely that global efforts will be less effective and scale less rapidly.

This Handbook is one component of the Alliance's overall gender and empowerment strategy to better leverage women's ability to impact adoption rates of clean cooking solutions. This overarching strategy is built around five major pillars with activities that will strengthen gender impacts and scale adoption through gender-informed approaches.

In September 2013 the Alliance released *Scaling Adoption of Clean Cooking Solutions through Women's Empowerment: A Resource Guide*. This Resource Guide is a tool for a wide variety of sector stakeholders to increase their understanding of *why* women are critical to the adoption and sustained use of clean cookstoves and fuels and *how* to ensure they are included in every segment of the value chain. This Handbook builds off one of the core, universal best practices in the Resource Guide—to provide initial and ongoing training (including empowerment, leadership, and business and technical skills) to women in the value chain.

Five Pillars of the Alliance's Gender and Empowerment Strategy

I. Build the evidence and evaluate approaches
II. Build capacity of sector stakeholders
III. Increase access to finance
IV. Raise awareness
V. Set and influence policies



CREDIT: CHRISTOPHER CARRUTH, THE VISIONARIA NETWORK

Why does this Handbook have a focus on women micro-entrepreneurs, small-sized enterprise owners and sales agents?

Women play critical roles in scaling adoption of clean cookstoves and fuels because of their central responsibility for cooking and managing household energy. In addition to deciding whether to use clean cooking products, women can catalyze the market as micro-entrepreneurs and small-sized enterprise owners through the distribution and delivery of clean cooking technologies and after-sales services that will contribute to the creation of a thriving global market. Since men do not commonly cook as much as women in the household, women's experience can help them conduct point-of-sale activities. In addition, women can leverage their existing networks to promote the adoption of these new technologies and use their firsthand experiences in marketing solutions. In areas where there are high levels of gender inequality, female sales agents can directly reach women who cannot readily access cities or markets.[1]

Why conduct training related to agency-based empowerment and leadership?

Training that integrates agency-based empowerment concepts and leadership strategies has immense opportunity to strengthen the capacity and effectiveness of women entrepreneurs. Agency-based empowerment enhances an individual's cognitive capacity to create and focus on his/her goals, and leadership skills enable the tangible realization of these goals. Gender and empowerment research commissioned by the Alliance has demonstrated the need to foster agency-based empowerment and leadership as key components in effectively engaging women entrepreneurs in the clean cooking value chain.

This Handbook is meant to support partners who work with women in the clean cooking value chain and can be a starting point for fostering women's empowerment and supporting existing women entrepreneurs. However, it does not include advice or strategies for recruitment of women. It is a tool to enable organizations already working with women to enhance the effectiveness of the entrepreneurs and agents working throughout the value chain.

Did you know? Evidence suggests that the most common energy enterprises led by women worldwide are in producing and distributing cookstoves.[2, 3]

1 Brush, C.; Greene, P., Kelley, D., Litovsky, Y. (2011). GEM 2010 women's report: Women entrepreneurship worldwide. Global Entrepreneurship Monitor.
2 Bhogle, S. (2003). Rural women as agents of improved woodstove dissemination: A case-study in Huluvangala Village, Karnataka, India. *Energy for Sustainable Development VII* (3): 70-75.
3 Njenga, B. (2001). Generating opportunities: case studies on energy and women. Upesi rural stoves project. United Nations Development Programme.

WHAT DOES EMPOWERMENT AND AGENCY MEAN?

While there are many definitions of empowerment, the Alliance defines empowerment as the ability of individuals to create and act upon decisions that affect their lives. The notion of empowerment is fundamentally comprised of two complementary and critical components—resources and agency. Resources include extrinsic supports such as new skills, availability opportunities, financial resources, and/or education. Agency refers to psychological states (on an individual level) and is strongly tied to self-esteem, sense of control, and power or self-reliance. Agency is the capacity, condition, or state of acting or of exerting power that is focused on their ability to formulate strategic choices and to control resources and decisions that affect important life outcomes. In the case of women entrepreneurs:

1. Women need ***resources*** to support their growth and take advantage of opportunities in order to succeed and advance personally and economically.
2. Women need to have the ***agency*** to make and act on decisions, including being able to control resources and profits.

Together, resources and agency constitute capability, which is the potential that people have for living the lives they want and achieving valued ways of "being and doing".[4]

*4 Sen, A (1985) Commodities and Capabilities. Amsterdam & New York: North Holland.



CREDIT: NANCY HUGHES, STOVE TEAM INTERNATIONAL

Recent research findings on impacts of agency-based empowerment training on health, development and well-being

- **Urban and rural disenfranchised women in Kenya** – Research found that after four months, those undergoing agency-based empowerment training were three times more likely to report improvements in economic condition, ten times more likely to report improvements in health and 15 times more likely to report improvements in relationships.
- **Women living in Mathare slums in Kenya** – After receiving training, women created two savings groups. After 6 months, 90% of the women reported having a better capacity to pay for rent, cover educational expenses and save.
- **HIV positive pregnant and lactating women in India** – After receiving training, women were found to have enhanced adherence to anti-retrovirals (ARV) and improved health seeking behaviors.
- **Women engaged in sex work in India** – Research has documented that those who have undergone training, have substantial increases in adherence to ARV and increased testing for HIV, tuberculosis, and diabetes. In addition, 80% started savings accounts and after one year nearly 25% of the women independently had the capacity to seek other employment and leave sex work.



CREDIT: RANYEE CHIANG

Evidence Demonstrates that Agency-based Empowerment Training Can Increase Sales and Customer Satisfaction

The Alliance commissioned three research studies (Kenya, Bolivia, Nigeria) to test this agency-based empowerment and leadership training to determine what kind of impact it can have on women entrepreneurs and sales and adoption of cooking solutions. Those studies found:

Kenya Cookstoves Study[5]

- Women entrepreneurs sold nearly three times as many improved cookstoves than men generally.
- When given the agency-based empowerment training, men and women were 2.7 times more likely to be high sellers of improved cookstoves than their counterparts who did not receive the training.
- Women and men who received the agency-based empowerment training were two times as likely to pursue sales leads and continue their business activities when faced with challenges.
- When trained women sold improved cookstoves, their clients more often reported they were safe, easy to use and were used frequently and consistently.

Bolivia Women as Agents of Change Pilot Project[6]

- Agency-based empowerment and leadership training led to more effective women community leaders. These trained women were able to overcome challenges, identify new ways of promoting cookstoves, and expressed more excitement about their work.
- Trained Bolivian women were able to more effectively promote improved cookstoves in their communities and enhance demand for clean cooking solutions.

Nigeria Women's Cookstove Entrepreneurs Program (on-going)[7]

- Rapid start-up and sales activity was accomplished through an agency-based empowerment training combined with an empowerment-based business training for 92 new female cookstove entrepreneurs resulting in an average of one to two cookstoves sold per week by active sellers.
- Long term impacts were due to key characteristics of the group and the regularity of group meetings



5 Johns Hopkins University, ESVAK, Envirofit

6 CEDESOL, Johns Hopkins University, The Visionaria Network

7 Envirofit, Johns Hopkins University, the Empowerment Institute

HOW WAS THE HANDBOOK DEVELOPED?

The Handbook was developed by the Visionaria Network and Johns Hopkins University with input from the following:

- Human-Centered Design (HCD) principles and concepts, including IDEO's Human-Centered Design toolkit (refer to designkit.org for additional information and resources)
- Exercises in the empowerment section were drawn from interventions used within positive psychology and mindfulness
- Several exercises in the empowerment section were adapted from exercises developed by the Empowerment Institute, New York
- Exercises from Educate!
- Experiences and existing material from the Visionaria Network and GVEP International
- Key informant interviews
- Evaluation of common entrepreneurial and sales agent training techniques and theories
- Tests and in-field assessments including participant/partner feedback



CREDIT: CORINNE HART

HOW TO USE THE HANDBOOK?

The Handbook is comprised of three sections:

Part 1 - Creating a Human-Centered Design (HCD) Plan*: to prepare for and customize your training using HCD principles

Part 2 - Training Manual: includes thematic modules on Business, Empowerment, and Leadership (~50 hours of material)

Part 3 - Participant Packet*: includes activities, worksheets, and evaluation forms.

In order to effectively implement the training modules, the trainer(s) must spend sufficient time preparing. As the training is being implemented, there should be a continual process of reflection and adaptation, according to the context, abilities, and needs of the participants.

Look for these symbols throughout the Handbook:

Tip

Remember!

Adapt/Customize

Resource Guide Best Practices

Important

RESOURCE GUIDE BEST PRACTICES

When you see this it indicates a best practice from the Alliance's Scaling Adoption of Clean Cooking Solutions through Women's Empowerment: A Resource Guide. Refer to the Resource Guide or the Alliance's website for case studies where people have applied these and more tips.

* Both the HCD Workbook and Participant Packet are separate documents that can be downloaded at www.cleancookstoves.org. Select HCD exercises are included in this Manual.

All three parts of the Handbook are available in Spanish and French at www.cleancookstoves.org.

LIMITATIONS OF THE HANDBOOK

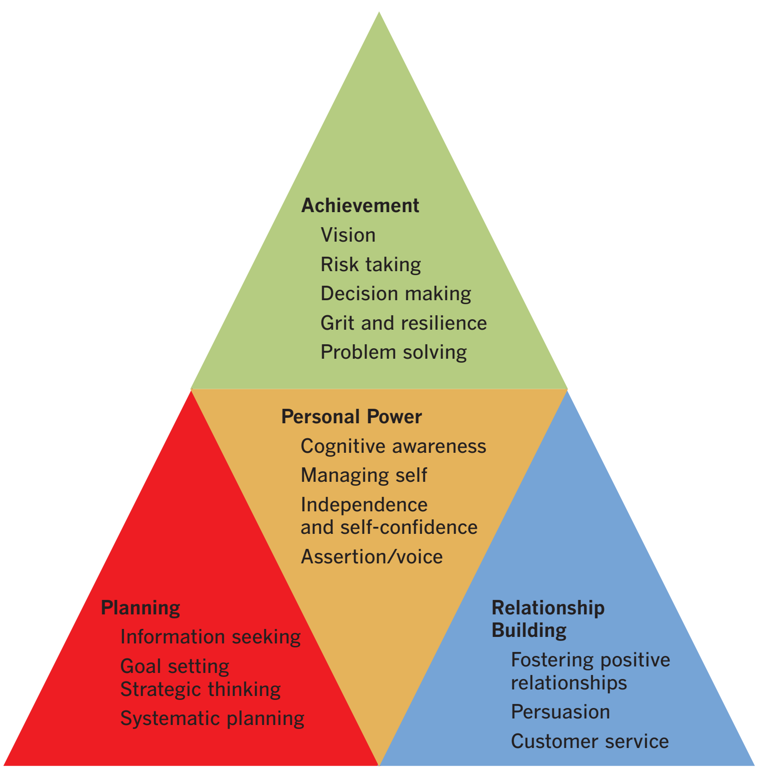
A well-delivered one-time business, empowerment, and leadership training in itself is unlikely to be sufficient. **Ongoing support** in the months following the training is vital to help the participants hone their new skills, develop and implement a strong business plan, maintain the leadership skills they have learned, and continue to reflect on their personal empowerment. Agency-based empowerment is different than other trainings in that it is about creating conditions for continual learning. Regular meetings with qualified business mentors and other women leaders can be an effective way to provide ongoing support and development.

A **mentor** can provide tailored business and technical advice, help set and meet ambitious targets, provide market information and facilitate linkages, promote knowledge sharing and cooperation, and help entrepreneurs identify and take advantage of finance opportunities. The entrepreneurs should be paired with a mentor they can build a strong working relationship with. In addition to individual mentorship, additional group training can be useful to reinforce and build on these more introductory concepts. It is key that this business, empowerment, and leadership training is built on and supported over time in order to be really effective.

Technical training is also important. This Handbook does not include a guide for technical training since there is a huge range of designs for clean cooking solutions, and any technical training must be tailored to the specific needs of the group. However, it is critical that the organizations ensure that the entrepreneurs understand their products well.

CORE COMPETENCY ROADMAP

We have identified *core competencies* necessary for the empowered entrepreneur. The Handbook is designed to enhance these core competencies in a holistic manner through business, empowerment, and leadership lesson plans, which all complement each other.



CORE COMPETENCIES FOR THE EMPOWERED ENTREPRENEUR

CLUSTER	COMPETENCY
Personal Power	Cognitive awareness
	Managing self
	Independence and self-confidence
	Assertion / voice
Relationship building	Fostering positive relationships
	Persuasion
	Customer service
Planning	Information seeking
	Goal setting and strategic thinking
	Systematic planning
Achievement	Vision
	Risk taking
	Decision making
	Grit and resilience
	Problem solving

ABOUT

- Recognizes how one's thoughts affects one's action
- Ability to stay positive and not allow negative thoughts to keep one down
- Ability to identify limiting beliefs and create beliefs and reframe thoughts to focus on goals

- Demonstrates competency to understand and manage emotions
- Shifts the locus of control from outside of one's self to within one's self

- Focuses on own abilities to get things done instead of relying on others
- Sticks with own judgment in the face of opposition or early lack of success
- Expresses confidence in own ability to complete a difficult task or meet a challenge

- Takes action in the face of a significant obstacle
- Takes personal responsibility for the performance necessary to achieve goals and objectives
- Articulates needs

- Ability to speak to and listen to others
- Ability to apply active listening skills to improve understanding of others

- Ability to motivate and influence others
- Uses deliberate strategies to influence or persuade others
- Uses key people as agents to accomplish own objectives

- Ability to improve relationships with customers
- Tries to help identify and solve customer needs

- Personally seeks information from clients, suppliers or competitors
- Does personal research on how to provide a product or service
- Consults experts for business or technical advice

- Sets goals and objectives that are personally meaningful and challenging
- Articulates clear and specific long range goals
- Sets measurable short term objectives

- Plans by breaking large tasks down into time-bound sub-tasks
- Revises plans in light of feedback on performance or changing circumstances
- Keeps financial records and uses them to make business decisions
- Has a business plan

- Formulates long term visions
- Articulates clear and specific visions

- Deliberately calculates risks and evaluates alternatives
- Takes action to reduce risks or control outcomes
- Places self in situations involving a challenge or moderate risk

- Ability to take action on decisions and plans
- Critically assesses current situation and decides to make changes for improvement

- Ability to address and overcome ongoing challenges
- Ability to reflect on times when they have successfully addressed a challenge

- Takes repeated actions or switches to an alternative strategy to meet a challenge or overcome an obstacle

HCD

HUMAN-CENTERED DESIGN PLAN

PART 1
EMPOWERED ENTREPRENEUR TRAINING HANDBOOK

What is the HCD Plan?

Recommended Time:
1 day

The three steps of the HCD Plan (HEAR; CREATE; DELIVER) guide you—the training organizers and implementers—in preparing a thoughtful, customized training using Human-Centered Design principles. Human-Centered Design is about putting people at the center of how projects, trainings, or plans are designed through examining their needs, dreams, and behaviors. The HCD Plan is an orderly record of your answers to a variety of questions and prompts, which will help you develop your upcoming training.

The final outcome of the HCD process is a customized training plan for your participants.

H

HEAR objectives:

- Better understand the needs, barriers, and constraints of your trainees, as well as their hopes and aspirations
- Develop an open mindset to approach the training

C

CREATE objectives:

- Understand how to deliver a training that is appropriate to the context and participants (format, methods, mindset)
- Develop tools to use in your training exercises

D

DELIVER objectives:

- Understand best processes for implementation and be prepared to overcome challenges
- Develop an approach for monitoring results and supporting participants

*** Refer to designkit.org (of IDEO.org) for additional information and resources.**

Why should you take the time to create an HCD Plan?

The Handbook offers a variety of exercises (not all of which will be suitable to every group of trainees) and will need to be tailored. Women's needs and preferences differ across cultures, societies, and communities. An effective training incorporates their preferences and honors their needs. Trainers need to anticipate the needs of participants, closely listen to them before and throughout the process, and be willing to respond and adapt in order to engage them effectively. Empowerment is a particularly personal process, and trainers are ultimately responsible for providing a space for women to empower themselves.

The HCD process is a necessary targeted planning process to create a relevant, customized, and culturally appropriate training that is informed by key stakeholders. By creating an HCD Plan, you can be sure that you have explored the needs of your participants, clarified your goals for the training in light of their needs and preferences, visualized your successful training so that you can better react and reflect upon it, and prepared strong training processes and after-training plans. Training organizations, large and small, can gain valuable insights through the fresh observation and stakeholder analysis that this HCD Plan requires.

A complete review of the training activities is required before working on the HCD Plan.

When?

The HCD Plan should be conducted *before* the training (recommended within two weeks before) because a successful training requires preparation and customization.

Who?

We recommend a leader of the implementing organization, a local staff member, and the trainer complete the HCD Plan together. It is ideal to include a local community member from the target audience.

There are select HCD activities on the following pages in this Handbook. However, we urge you to use the full accompanying HCD Workbook to complete the HCD Plan. It is available for download at www.cleancookstoves.org.



Participants prepare for a leadership workshop with a game to get to know each other and begin brainstorming a community agreement.
(THE VISIONARIA NETWORK - Urubamba, Peru)

CREDIT: CLINT TALBOTT, THE VISIONARIA NETWORK

❶ Who are your participants?

> **TIP**
> We recommend that not more than 1/3 of the participants are male in a mixed-gender group in order to encourage female participation.

Number of participants in training (recommended no more than 25):	
Women:	
Men:	
Age range:	
Percentage who are married:	
Percentage of women with small children (under five years) who may need care:	
Percentage of participants who are…	
Rural:	
Urban/peri-urban:	
Basic education level of participants:	
Reading:	
Writing:	
Numeracy:	
What language(s) do all the participants speak?	
What are the major restrictions to women's ability to be engaged in an economic enterprise? Answers could include, for example, women have restrictions on their mobility (e.g., don't know how to drive), women aren't able to access loans easily, or women need permission from their husbands to participate in economic activities.	

What are the primary social networks that women engage in or have access to (e.g., self-help groups, church groups, other community organizations)?	
What is the business stage of participants? Circle all that apply:	Development Start-up Growth Expansion
Where in the household energy value chain are your participants engaged? Circle all that apply:	Production Distribution After-sales Service Other:
What are the strongest motivations for your participants to be engaged in the household energy value chain (e.g., financial, future of the family, learning new skills, reputation)?	
Is there any other relevant information about your participants or the communities they come from?	

❷ Develop your mindset: ***Applying a gender lens****

Gender roles are learned and vary widely within and among cultures. Every culture and/or location has gender norms that define appropriate behaviors, responsibilities, tasks, and activities for men and women.

Review the tasks and activities in the lefthand column below. For each, identify if it would be ***most commonly*** done by women, men, or both in the cultural context that you will conduct your training by putting an X in the appropriate column. Feel free to add more items to the list.

Task or Activity	Women only	Men only	Women and Men
Taking care of children			
Cooking			
Having work outside the home			
Working in the fields			
Building/construction			
Cleaning the home			
Managing money			
Decision making for large items			
Decision making for small items			
Speaking in community or group settings			
Traveling alone			
Traveling at night			
Driving a motorcycle or vehicle			
Selling small items or food			
Selling large/expensive items			
Taking on leadership positions			

* *Adapted from ENERGIA*

The purpose of this exercise is to show that there are clear socio-cultural gender norms that affect women and men differently. In this training, it is important to acknowledge these norms and reflect on how best to overcome those that may pose challenges to successful entrepreneurship and empowerment.

When planning a gender-sensitive training, it is important to understand and recognize gender norms, even when it is not possible to change them. For example, in many societies the gender norm is that women have less decision making power in the household and less control over resources. This can impact their businesses, and they will need strategies to overcome these barriers. Always ensure that you are sensitive to any unintended consequences that could occur as women try to overcome these challenges in their lives and in their businesses.

IMPORTANT

Literacy Level

Literacy level will affect training methods in the Handbook. For example, some exercises ask participants to write; if this is a challenge, ask them to act, dance, or draw instead, or designate a writer for the group. Some general suggestions:

High literacy level:

1. Writing, draw, act/role play, dance

Medium literacy level:

2. Act/role play, dance, draw, simple writing (small sentences or encourage writing single words)

Low to no literacy level:

3. Act/role play, dance, draw (if possible)

Additional suggestions for training groups with no literacy skills:

4. Read stories to the participants and ask them to summarize in their own words.
5. Role play and allow time for feedback rounds for participants to be comfortable.
6. Shorten presentations to the main points as much as possible. Be aware of not overburdening participants' ability to concentrate.
7. Make sessions as participatory and interactive as possible.
8. Use pictures, drawings, or symbols to illustrate the main points.

❸ Develop your training: ***Select your training timeline***

The following four options offer examples for structuring the timeline of training sessions. It is important to understand what schedule will work best for your participants. It is possible that it could be different than these options. Remember to be flexible and aware of women's needs, other responsibilities, and demands on their time.

RESOURCE GUIDE BEST PRACTICES

[Timeline 1] The 6-day deep dive

In this first option, the training is conducted over six consecutive days. This timeframe may work for some organizations, trainers, and entrepreneurs, but it is critical to keep in mind the needs of each stakeholder and participant. Six consecutive days may not be possible, depending on other responsibilities and demands on their time. Ensure this option is appropriate and clearly communicated with the women entrepreneurs who plan to attend.

1. Ensure time and location are suited to women's needs.
2. Ensure the women can attend the six days without causing any conflicts with their other responsibilities.
3. Ensure there will be no negative consequences as a result of their participation.
4. Provide lunch (consider providing breakfast and dinner).
5. Consider potential lost wages due to time spent in the training.
6. Consider providing overnight accommodations during the six days, but be mindful if they need to go home at night.
7. Follow up and potentially hold additional trainings to continue building capacity afterwards.

Using the Handbook:

8. Use all sections of the Handbook in sequence.

➕ In an intensive six-day training, participants may be able to better process and understand the material when uninterrupted by other tasks or daily activities.

➖ Ensure that the trainings do not cause any unintended or negative consequences for the women when they return home after being away for an extended period of time.

TIP	Know and respect the limitations of the women you engage. Create time for breaks and physical activities to keep the women engaged.

[Timeline 2] The 5-day residential dive

In this second option the trainer conducts the training during five intensive days. This timeframe may work for some organizations, trainers, and entrepreneurs, but it is critical to keep in mind the needs of each stakeholder and participant. Five consecutive days may not be possible depending on other responsibilities and demands on their time. Ensure this option is appropriate and clearly communicated with the women entrepreneurs who plan to attend.

1. Ensure time and location are suited to women's needs.
2. Ensure the women can attend the 5 days without causing any conflicts with their other responsibilities.
3. Ensure there will be no negative consequences as a result of their participation.
4. Provide lunch (consider providing breakfast and dinner).
5. Consider potential lost wages due to time spent in the training.
6. Strongly consider providing overnight accommodations during the five days, but be mindful if they need to go home at night.
7. Follow up and potentially hold additional trainings to continue building capacity afterwards.

Using the Handbook:

8. Use all sections of the Handbook in sequence.
9. Conduct some of the activities in the evening (increase from seven hours of activities per day to nine hours).

➕ In an intensive five-day training, participants may be able to better process and understand the material when uninterrupted by other tasks or daily activities.

➖ Ensure that the trainings do not cause any unintended or negative consequences for the women when they return home after being away for an extended period of time.

TIP	Know and respect the limitations of the women you engage. During the five-day period, create time for breaks and additional physical activities to keep the women engaged.

[Timeline 3] The 3-weekend series

Conducting a series of trainings may be more convenient and also enable women to ease into the material and test some of what they learn in their businesses as they go.

1. Start with business training; end with leadership training.
2. Conduct the three trainings within a short time period (e.g., one training per week for three weeks).
3. Provide lunches (consider providing breakfast and dinner).
4. Create a support system and communication strategy between training days (e.g.. SMS messaging; mobile phone calls).

Using the Handbook:

5. Use all sections of the Handbook in sequence.

➕ With this longer timeline, you can assign activities and homework that can be completed in between trainings which can allow better internal processing of the material. This allows practice and discussion throughout the training process, which may be preferred. For example, activities outside of the training could include making a business pitch or conducting cooking demonstrations for customers.

➖ Make sure participants are committed to being present throughout the entire three weeks and are held accountable for their participation. There is a retention risk with this timeline.

TIP	Pay attention and notice the energy and motivation levels women have when they arrive and leave the sessions.

TIP	Consider doing the three weekends as a residential (overnight) program, but before you do, ask your participants if they have a preference and/or need to go home at night.

[Timeline 4] 6 separate days

This scenario is not as highly recommended as the previous three. It may be difficult to establish the right mindset with program participants and can affect their participation. It should only be conducted if the participants have already established businesses.

1. Conduct the six training days in a short time period (e.g., weekly).
2. Create a support system and communication strategy between training days (e.g., SMS messaging; mobile phone calls).

Using the Handbook

3. Use all sections of the Handbook in sequence

➕ With this longer timeline, you can assign activities and homework that can be completed in between trainings, which can allow better internal processing of the material. This allows practice and discussion throughout the training process, which may be preferred. For example, activities outside of the training could include making a business pitch or conducting cooking demonstrations for customers.

➖ Make sure participants are committed to being present throughout the entire six sessions and are held accountable for their participation. There is a retention risk with this timeline.

TIP	Pay attention and notice the energy and motivation levels women have when they arrive and leave the sessions.

TIP	This option may be best suited for more experienced and dedicated participants. Ensuring participation on six different dates can be challenging. Utilize community agreements to help facilitate this.

IMPORTANT	**For** all timeline scenarios consider allowing women to bring **their young children, and provide a child-care service for them. Also consider providing facilities and flexible break times for breastfeeding.**

IMPORTANT	**With any timeline option, women may need more time with the material, and some degree of flexibility with the timing of the training could be required. Each training section includes a training timetable, but these should be adapted as needed.**

TRAINING ACTIVITIES

PART 2
EMPOWERED ENTREPRENEUR TRAINING HANDBOOK

Please Note:

1. ***Bullets vs. Numbers:*** In the lesson plans, the bulleted text in the colored boxes are talking points for you, the trainer, to say. Whereas anything that is numbered are directions to implement an activity or session.

2. ***Materials:*** Ensure that you have the appropriate materials for the trainings.

3. ***Participant handouts:*** Provide the participant packet to everyone at the beginning of the training. Note that not all materials are provided in the packet (e.g. the case studies).

4. ***Case studies:*** Case studies are not in the participant packet because they must be adapted (i.e., needing to insert names, currency, location). The trainer can read aloud the case studies, or if it is preferred to have participants read aloud the case studies or read to themselves. Consider printing out copies of the case studies and/or putting the case studies on a projector.

5. ***Existing entrepreneurs:*** If working with participants who are already functioning entrepreneurs, ask them to bring relevant business materials to the course. Consider asking them to bring a product they make/sell.

6. ***Notes:*** Use the blank space on the side of exercises to take notes.

Use these talking points to introduce the participants to the training:

OVERVIEW OF TRAINING

Congratulations! You have been selected to participate in this course! This is a unique opportunity to serve your community in a meaningful way.

The purpose of the Empowered Entrepreneur Training Handbook is to equip you (participants) with the knowledge, skills, confidence, and ability to succeed as a businessperson in the clean cooking sector. The training is designed to enhance your capacity to make strategic choices in business and to transfer those choices into desired actions and outcomes. This training is focused on improving capabilities so you can become agents of positive social change on your own behalf and gain recognition in the community. The training will go through four sections:

- **Introduction & Sex/Gender:** Introduction and sex/gender activities
- **Building The Skills:** Business Training—basic business skills and knowledge
- **Finding Your Voice:** Empowerment Training—building trust and confidence in ourselves while expanding self-awareness
- **Moving It Forward:** Leadership Training—taking your entrepreneurial skills and self-awareness and putting them into action

By the end of this training, you (participants) will have learned new skills that will help you become more effective entrepreneurs.

REMEMBER

This training is a tool to support women entrepreneurs, and should be accompanied with additional support (see HCD Section for more information on supporting women entrepreneurs).

INTRODUCTION & GENDER

Overview

The introduction exercises sets the stage for the training and introduces participants to entrepreneurship core competencies. In addition it focuses on activities of sex and gender. There are several optional exercises in the sex and gender section. These may be particularly important if there are male participants in the training.

1. Warm up/Introduction exercises
2. Entrepreneurship core competencies
3. Sex and gender

Proposed 2-day Introduction, Gender & Business Exercises Schedule

Session	Day 1	Day 2
Morning A	» Warm up/ introduction (50 mins) » Entrepreneurship core competencies (135 mins)	» After-sales service (30 mins) » Calculating costs (30 mins) » Pricing part 1 (75 mins)
Break		
Morning B	» Sex & gender (105 mins)	» Pricing part 2 (20 mins) » Financial planning (75 mins)
Lunch		
Afternoon A	» Business introduction & overview (10 mins) » My business model (30 mins) » Marketing part 1 (100 mins)	» Managing your money (60 mins) » Record keeping (45 mins) » Business management & growth (45 mins)
Break		
Afternoon B	» Marketing part 2 (100 mins) » Customer care (45 mins)	» SWOT analysis (45 mins) » Review business planning (30 mins) » Business wrap up & next steps (45 mins)

Note: This is an intensive 2-day schedule, and days will need to start early (recommended 8 a.m.) to accommodate it. Some of the final activities may be pushed to a third day if needed. Also note that there are additional, optional activities not included in the proposed schedule above. If the optional activities are included, consider conducting the introduction and business training over three days.

WARM UP/INTRODUCTION EXERCISES



CORE COMPETENCY: Fostering positive relationships

Juggle Names

Time

20 minutes

Objectives

1. Introduce name and warm-up for the training

Materials

1. Objects that can be easily thrown (e.g., balls)

1. Have participants form a circle. Before beginning, have everyone say:
    a. Their name
    b. Where they are from
2. Start with one small object, say a participant's name, and throw the object to her. Instruct the participant to say a name and throw the object to that person.
3. Introduce another object by picking a different participant, saying her name, and throwing the second object to her. Both objects should be going around at the same time with participants saying people's names and throwing the ball. Each participant should be called.

> **TIP**
>
> Have each participant write her name on a name tag, or have the tags prepared beforehand.

Share Goals & Community Agreement

Time

30 minutes

Objectives

1. Allow participants to share what they would like to learn from the training
2. Share the trainer's goals for the training; and create a community agreement

Materials

1. Markers
2. Flip Chart

1. Go around the circle and ask participants what they expect to learn and what they would like to learn from this training. Write these down on a flip chart.
2. Explain to participants what your goals are, as the trainer, and explain the outline and structure of the training. Refer to the participants' expectations and what you would like them to learn. Explain to the participants that they will go through three different training sections: business, empowerment, and leadership. They will complete this training and create two types of plans:
    - **Business plan:** A business plan is a document prepared by somebody who intends to start a business or who is already in business. It gives a complete description of the business and its goals over a period of time (e.g., from one to five years). A business plan is like a map showing where the business aims to go and how it will get there.
    - **Personal action plan:** A personal action plan is a guide to achieving your own goals and next steps; this plan can be adapted for your life and for your business.

3. Ensure that participants understand it is a process and they need to be involved and engaged throughout the training in order to get the most out of it for themselves and their businesses.

4. Tell participants that you would like to create a community agreement and work with them to make one (**see HCD Plan "Method: Community Agreement"**).

ADAPT/ CUSTOMIZE

Use a prepared slide to give a short outline of the training including: (1) program/timetable, (2) duration, and (3) your goals for the training.

TIP

Write the final community agreement down once the group has created it and tape it on the wall where people can see it.

TIP

Have participants do a pre-survey to obtain information about them and allow them to express their desires and expectations.

Some other ideas to create a learning space

» Have a designated space (wall, bulletin board) or a flip chart as a "thoughts/ questions/comments bank." Put sticky notes on the designated space, and encourage participants to write questions or thoughts that come up throughout the session. Go back to this space and answer any questions as time allows.

» Assign classroom assistants for each day to help with set up, clean up, etc.

TIP

At the end of each day check in with the participants by revisiting goals and expectations.

EXERCISE 1: ENTREPRENEURSHIP CORE COMPETENCIES



Time

60 minutes

Objectives

1. Explore participants' own risk-taking behavior
2. Discuss the personal characteristics inherent to risk taking and entrepreneurship

Materials

1. One bucket / trash bin
2. Three objects to throw (e.g., balls)
3. Tape measure
4. Chalk
5. Candy and/or other rewards for successful scores (e.g., notebooks, record books, pens)
6. Flip chart

CORE COMPETENCY: Risk-taking & Decision making

Exercise 1(a): Risk-taking

1. Set up the room. Place a bucket in the room. One meter away from the bucket, place a chalk mark with the number "1" written on it. Two meters away mark the number "2". At three meters away mark the number "3".

2. Set up the flip chart, putting the score sheet template on one page and the reward table on another (both shown below).

3. Introduce the exercise to motivate participants as a chance to win prizes and prove their efficiency. **However, do NOT yet mention the game is about risk-taking!**

4. Explain the game as follows:

   - You are participants in a ball toss competition where you can win but also lose prizes. You will (individually) have chances to throw a ball into the bucket. There will be three rounds.

Round 1: Throwing without spectators

5. Ask the participants to leave the room. Then invite the participants to come into the room one by one to make three attempts (without the others looking at her). Before the player makes her attempts, she has to indicate the distances from where she will make her attempts. The player should also indicate how many successful attempts she is expecting (1, 2, or 3).

6. Record the results on the flip chart or sheet of paper (example score sheet below). **Make sure that it is not visible to participants.**

Name	Distance chosen (1, 2, or 3 meters)			Score (1 point for each meter; e.g., 3 meters is 3 points)		
	Attempt 1	Attempt 2	Attempt 3	Attempt 1	Attempt 2	Attempt 3
1.						
2.						
3.						
4.						
5.						

Round 2: Throwing with spectators

7. Bring the participants back in the room, and repeat the game with every individual making one attempt, while the other participants watch. As in the first round, each participant should choose the distance she would like to shoot from. Record the results as in round one.

Name	Distance chosen (1, 2, or 3 meters)	Score (1, 2, or 3 points)
1.		
2.		
3.		
4.		

Round 3: Throwing to win prizes

8. Announce that in this round the players can win prizes and will have one chance each to play. Give each participant three pieces of candy. To make the attempt each player must pay by turning in all three pieces of her candy. Or, if the player chooses to make no attempt, she may keep her candy. If the player's throw is not successful, she loses her candy and receives no prize. A successful throw will be rewarded with prizes (either candy or other prizes that may be appropriate, such as notebooks, with bigger prizes being worth more prize points). The further away from the bucket, the higher the reward. Put the following reward table on the flip chart or projector (but change to show appropriate amounts):

Distance from bucket	Costs [Candy pieces]	Reward [Reward prize points]
1	3	1 point (candy)
2	3	2 points (e.g., hair ties)
3	3	3 points (e.g., notebook)

9. Invite those who wish to participate to do so, with others observing, and record their scores as in round 2. Make sure that participants pay before each throw, and don't forget to award them any prizes afterwards.

10. Discuss the results using the following leading questions:
    - Which round did you like most?
    - Why did you choose a certain distance in rounds 1 and 2?
    - Did you feel influenced by the presence of the others in round 2?
    - Why did some participants decide not to participate in round 3?

- What was the difference in round 3 as compared to rounds 1 and 2? Did you feel more comfortable taking risk in round 3 after the first two rounds?

- During round 3 was the possible reward worth the risk?
- If there had been men in the group, would they have taken less or more risk? Why do you think that?
- What are the implications if your business is in competition with businesses run by men?
- What did you learn from the game? Can you identify situations in your own lives that relate to this exercise?

Summary Points:

- What does this have to do with entrepreneurship? An entrepreneur assesses the situation, the possibilities, the risks, and the benefits and then decides whether something is worth doing. Although everyone is faced with situations involving risks at one time or another, it should be noted that an entrepreneur's success depends on their ability to take moderate, calculated risks. In business and in life, there is clearly no way to avoid risk taking. When entrepreneurs take risks, they discover their own abilities and become more able to control their own futures. Entrepreneurs become more self-assured and have a more positive outlook towards risk taking because they have faith in their own abilities and accept risks as challenges, which require their best efforts to achieve goals.
- Entrepreneurs are calculated risk-takers. This means they take risks after reckoning or estimating the probability of success or failure. They enjoy the excitement of a challenge, but they don't gamble. They avoid high-risk situations because they want to succeed. They like achievable challenges. Entrepreneurs like to take realistic risks because they want to be successful, but not reckless.
- Understanding how and why to take risk is especially important to women, who are often risk adverse, meaning they tend to avoid risk! Men are probably more likely to take risks, though this does not necessarily mean they will be more successful. Risk taking needs to be calculated—well planned and well thought out.
- Entrepreneurs take great satisfaction in accomplishing difficult, but realistic tasks by applying their own skills. Hence, low risk situations and high-risk situations are avoided because satisfaction is unlikely in either situation. In short, the entrepreneur likes a difficult, but achievable challenge.
- Although risk-taking is a style of behavior, calculated risk-taking is a skill that can be learned and improved. Entrepreneurs should evaluate their needs before deciding to take a risk.

- Some of the questions to ask before engaging in any decision requiring risk include:
  - Is the end goal worth the risk involved?
  - What are the biggest obstacles to achieving the goal?
- In summary, an entrepreneur:
  - Takes calculated risks;
  - Evaluates the risk-return trade-off;
  - Uses their previous experiences to estimate risk;
  - Acts independently of others. He/she makes his/her own decisions, but can also benefit from mentors and taking advice or observing others.

Exercise 1(b): Entrepreneurship Core Competencies

1. Now that the participants are familiar with risk-taking, ask them to suggest other entrepreneurial characteristics that are important to become a successful entrepreneur. Write the suggestions on the flip chart. Tell participants that they will now learn about entrepreneurship "core competencies," which are characteristics or capabilities that are important to adopt as a successful entrepreneur.

2. Conduct a case study of an entrepreneur's activities. An example is provided after this exercise. Ask participants to read it and underline where they think the entrepreneur is demonstrating a core entrepreneurial competency.

3. Discuss the case study with the whole group using the following questions:
   - Which entrepreneurial competencies does [*Woman#1*] possess? And what do these competencies involve?
   - Which entrepreneurial competencies does [*Woman#1*] have to work on?
   - Do you think [*Woman#1*] is a successful entrepreneur? If she is not, why? If she is, why?

4. When each competency is mentioned, see if it is already written on the flip chart. If not, add it to the list.

5. At the end of the discussion, give the participants the table of "empowered entrepreneur" core competencies and project a slide showing the same if possible.

6. Ask them to match each of the competencies written on the flip chart with those in the table. Allow participants to ask questions if they don't understand some of the competencies.

TIP

Ask one of the participants to volunteer to write the suggestions on the flip chart.

Time

45 minutes

Difficulty Rating

★☆☆

Objectives

1. Encourage participants to identify important personal entrepreneurial characteristics
2. Discuss the prevalence of these core competencies among the group

Materials

1. Whiteboard and markers, or easel with drawing paper and markers
2. Projector

ADAPT/ CUSTOMIZE

Example case study: [Woman#1] and her business

[*Woman#1*] is a businesswoman selling cookstoves in [*city*]. Before she started this business, she had been working as an employee of a shop that was selling cookstoves. She gained experience in selling these products, studied the current market situation, and then decided to start her own business. She shared her decision with her family members and asked them to lend her some money as an initial investment. This, combined with her own savings, was enough upfront investment to start the business. She selected a very suitable business site, where many potential customers pass as they travel to and from the area. She organized her shop and works effectively and efficiently.

Apart from taking a risk in leaving her job to start her own business, she is confident in handling customers and suppliers. She is cheerful, humble, and a hard worker by nature. This attitude enables her to attract customers.

She promotes her business using different methods of advertisement, including giving out her business card to many people. [*Woman#1*] believes in planning before making any move concerning businesses. She sets a clear and realistic goal and plans towards that goal.

[*Woman#1*] is also known by her strong personality and extensive knowledge on cookstove quality. She selects suppliers carefully and advises them to be very conscious in their work in providing quality. For her, quality products are the results of using quality materials and quality processes.

[*Woman#1*] is generous with money, and expects others to be the same. When she wants to give money to her family members she simply takes it from the cash box without keeping a record of how much she took. She does not remember how much her family members gave her to start the business or how much of her own savings she put in. When she buys and sells cookstoves, she often forgets to write it down.

ADAPT/ CUSTOMIZE

If any participants are unable to read, ask one or two participants who can read to do so loudly to the rest of the group

Exercise 1(c): Entrepreneurship Core Competencies, with Gender

1. Ask the participants to split into small groups and go through the entrepreneurship core competencies. For each competency, they should choose one example of how someone in their group applies it to his/her business. If this is not possible, they should give examples of other successful businesspeople they know that have applied it to his/her business.

2. Bring all the groups back together. Go through the list of competencies, asking for one example for each competency.

3. After going through all of the competencies, summarize how many of the examples were about women and how many were about men.

4. For any examples that were about men, ask if women could also have this competency? If necessary, ensure that the participants understand that the competencies are not gender specific: both men and women can equally demonstrate them. Participants may confuse male and female competencies with gender norms, roles, and stereotyping. This will be explored a bit more in the next exercise.

5. Ask the participants if there are any competencies that they have particular difficulty applying to their businesses or relations with customers.

6. Share how the business, empowerment, and leadership training will help them to develop these competencies.

Time

30 minutes

Objectives

❶ Assess how participants themselves apply core competencies in their businesses and identify their weaknesses

❷ Discuss the linkages between entrepreneurship core competencies and gender

Materials

❶ Whiteboard and markers, or easel with drawing paper and markers

❷ Projector

EXERCISE 2: SEX & GENDER

PERSONAL POWER

Time

60 minutes

Objectives

1. Discuss the difference between sex and gender
2. Promote the idea that gender roles are not fixed: they can be changed if people are willing to change them

Materials

1. Whiteboard and markers, or easel with drawing paper and markers
2. Green-colored cards for each participant and yellow-colored cards for each participant

CORE COMPETENCY: Cognitive Awareness

Exercise 2(a): Sex & Gender

1. Ask participants to break into small groups. Explain:
   - When you see a man or a woman, do you recognize the difference? Write three things to help recognize the difference between a man and a woman.
   - Now, what kind of responsibilities does each have and what activities do they do? Write down a couple of responsibilities and activities that a man has/does and that a woman has/does.
2. Have each group share answers with the larger group.
3. Ask participants if they know the difference between sex and gender. Build off their answers to explain:
   - Men and women are a different sex, meaning they are biologically different so they do not look the same. The biological characteristics of being male or female are genetically determined. Gender refers to widely shared ideas and expectations concerning men and women. Gender is socially constructed, meaning that society attaches certain expectations and roles to each of them based on their sex. In different societies men and women have different responsibilities and do different activities.
4. Give each participant two cards, one yellow and one green (for example). Explain that yellow will represent “sex” while green will stand for “gender.” Read aloud the statements below, and ask participants to raise the corresponding color to answer whether they think it is a biological/sex role (S) or a gender/cultural role (G).
5. Guide a discussion on responses for each statement.
   - Women may get pregnant. (S)
   - Women are responsible for the household and children. (G)
   - Men have short hair, women have long hair. (G)
   - In [country], a lot of women earn less than men. (G)
   - Women may breast-feed. (S)
   - Women are often traders or accountants in many countries, but in other countries these jobs are always done by men. (G)
6. Discuss:
   - What differences do we observe between men and women?
   - Which ones are related to their sex (biological) and which ones are related to their gender (social/cultural)?

7. Conclude the exercise with the following key points:

- There are biological and social differences between men and women. Sex refers to the biological differences between women and men that are universal and genetically determined. Gender refers to social differences and relations between the sexes that are learned, change over time, and can vary widely within and between societies.
- There are usually gender values, norms, and stereotypes—expectations of what men and women should be like and what they are capable of doing.
- Gender roles are learned and can vary widely within and among cultures depending on socio-economic factors, age, education, ethnicity, and religion.
  - Every culture has gender-based norms about what is suitable behavior and what are suitable activities.
  - Gender roles are the different responsibilities of women and men in a given culture or location, or the different tasks that women and men undertake.
- Gender roles can and do change fast, if people want to and/or if their situation changes.

IMPORTANT

Socio-economic factors, sexual orientation, age, education, ethnicity and religion can also lead to oppression or discrimination. These social identities, along with gender, intersect and overlap in systems of oppression, domination or discrimination. While it is important to recognize what the situation is for women and men in general, it is also necessary to know that their race, sexual orientation, age, etc. affects their situation.

Exercise 2(b): Gender & Business Discussion

Time

45 minutes

Objectives

1. Identify gender issues affecting women and men in business
2. Create a list of strategies for addressing the identified gender issues in business

Materials

1. Whiteboard and markers, or easel with drawing paper and markers

1. Have participants break into groups of three. Explain:

- As a team, imagine you are setting up a cookstove or fuel business. Each team must choose to establish and run this business as women or men.
- What is your team's business? Do you all want to be women or men? Remember, choose one per group!
- List five key points on the benefits of operating your business as your chosen gender.

2. Let a representative from each group share their reasons with everyone. Write the key points under men/women on a flip chart or whiteboard.

ADAPT/ CUSTOMIZE

If all the groups want to be men or women it may be best to assign teams to be one or the other in order to have diversity.

3. Go through responses from each of the groups to establish similarities and differences. Ask if all activities are applicable to both men and women.

4. For any that are not applicable to both, ask the group:
   - Is this not applicable because of gender (norms, roles or stereotypes causing constraints) or sex (biological/physical constraints)?
   - What opportunities/constraints does this create?
   - What strategies would help deal with those opportunities/constraints?

5. Conclude with the following points:
   - Both men and women can succeed in business.
   - Many benefits and challenges can apply to both men and women.
   - Where there are different opportunities/constraints, there are strategies that can help you deal with them. Sometimes the constraints are gender related. These constraints are not necessarily set in stone.

Discussion: Cookstoves, Gender & Business

1. Ask participants:
   - What are your actual cookstove or fuel businesses?
   - Are women or men often involved in cookstove or fuel businesses in your area?
     - What types of activities do women and men conduct in their cookstove or fuel businesses?
     - If they are different, why is that?
   - What are some benefits to being a woman in a cookstove or fuel business?

2. Use examples from the handbook introduction to reinforce to the women why they are particularly good for the cookstove and fuel businesses (e.g., women as the cooks understand the needs and desires of other women users; women understand their family's needs and look out for the health of their family members; and women are able to communicate well to other women, especially regarding household products and can reach new consumer segments).

TIP

If there has already been group work, ask that different groups are formed and that different people present back to the main group this time. Keep track of who has presented to the main group, so that you can ensure everyone takes a turn.

Exercise 2(c): The Multiple Roles of Women in Society (*optional*)

1. Explain to participants that you will be exploring the different roles that women often play in society. Divide the participants into four small groups and ask them to think of their community.

2. Have two groups to imagine a day in the life of a woman and the two other groups to imagine a day in the life of a man.

3. Ask both the groups (woman/man) to either draw or creatively perform the tasks performed by women and men in a household over 24 hours.

4. Discuss with participants: What did they notice about the tasks that women do? What about the tasks that men do?

5. Build off of the discussion to explain the concept of 'gender division of labor':

   - Gender division of labor involves who does what in a given community and the different roles and responsibilities of women and men that are assigned by society. Work can be divided into three main categories: productive, reproductive, and community work.
   - **Productive Work:** Involves the production of goods and services for consumption and trade (e.g., farming, fishing, employment and self-employment). When people are asked what they do, the response is most often related to productive work, especially work which is paid or generates income. Both women and men can be involved in productive activities, but for the most part their functions and responsibilities will differ according to the gender division of labor (what is expected of men and women in a certain community). Women's productive work may be less visible and less valued than men's.
   - **Reproductive Work:** Involves the care and maintenance of the household and its members including bearing and caring for children, food preparation, water and fuel collection, shopping, housekeeping and family health care. Reproductive work is not often recognized as real work. It often falls to women and girls.
   - **Community Work:** Involves the organization of social events, ceremonies and celebrations, community improvement activities, participation in groups and organizations, local political activities and so on. This type of work involves considerable volunteer time and is important for communities. Both women and men engage in community activities, although there may be different tasks expected for men and women here as well.

6. Discuss:

   - What do you think of the different tasks that men and women do in your own community? (Gender division of labor)

Time

120 minutes

Objectives

1. Identify the daily tasks of men and women in low-income households of the project area

2. Raise awareness of men and women's workloads as well as realize and examine the multiple roles of women

Materials

1. Colored markers/pencils and paper

- Do you think the roles of men and women in society are changing?
- How can women be better supported?

7. Conclude:

- The specific tasks and activities attributed to men and women are done according to the socio-economic and cultural context. Both men and women have multiple work roles.
- Women, men, boys and girls are likely to be involved in all three areas of work (productive, reproductive, community). In many societies, however, women do most of the reproductive and much of the productive work.

TIP

Exercises 2(c) and 2(d) can be particularly valuable for male participants. Having men in the community be sensitized to the various roles women play and their own biases towards women is important in creating a more supportive and enabling environment for women's empowerment.

These exercises are important for women as well. For 2(d), women may not be aware of their own biases that can negatively impact both their self image and their image of other women.

IMPORTANT

Women's workload can prevent them from participating in projects or activities. When they do participate, extra time spent on farming, producing, training or meetings means less time for other tasks, such as childcare or food preparation.

Exercise 2(d): Taking a Look at Negative Sayings (*optional*)*

1. Present examples from different countries of sayings that are derogatory to women. Some examples:
   - » It's bad luck to have a daughter (Myanmar)
   - » An ideal woman is a good wife and a wise mother (Japan)
   - » A woman's place is in the kitchen (Papua New Guinea)
   - » Women spread rumors (USA)
2. Ask participants to write down (on sticky notes) one or two well-known sayings or stereotypes from their own countries or communities that reflect negative attitudes towards women.
3. Write the following headers on a piece of paper taped to the wall or on a white board.
   - » Men are better than women
   - » Sons are more valuable than daughters
   - » Behaviors / responsibilities of women
   - » Other
4. One by one, have participants read out the sayings they wrote and put them on the wall or whiteboard under the heading theme they think is most accurate for each saying.
5. Now ask partiicpants to write down one or two well-known sayings or stereotypes from their own countries or communities that reflect negative attitudes towards men.
6. Write the following headers on a piece of paper taped to the wall or on a white board.
   - » Women are better than men
   - » Daughters are more valuable than sons
   - » Behaviors / responsibilities of men
   - » Other
7. As before, have participants read out the sayings they wrote and place them under the heading they think is most accurate.
8. Discuss with the group:
   - Where do these sayings come from and why do they persist?
   - Do they have positive value in society? If so, what?
   - How might these sayings be harmful to women? To men? To society?
   - What are the barriers to change these sayings? What are ways to begin changing these sayings?
   - What can women, as business owners and leaders, do to overcome the biases they face?

Time

45 minutes

Objectives

1. Identify and analyze negative sayings about women and men

Materials

1. Pencils and pape
2. Sticky notes

* Adapted from: (2002). Gender Sensitivity: A Training Manual. *UNESCO*.

BUILDING THE SKILLS: BUSINESS

Overview

The purpose of the business training is to give participants, with varying levels of business experience, the basic understanding and tools needed to make their businesses successful. It is aimed at entrepreneurs who are already active in a cookstove or fuel supply chain, helping them to think about what it means to be an effective entrepreneur and how they can use the principles of entrepreneurship to enhance their business activities. They will learn the following skills and start to apply them to their business:

1. Marketing
2. Customer care
3. Costing & pricing
4. Financial planning
5. Recordkeeping
6. Business models
7. Business planning

By the end of the business training section, participants will have developed the ability to write and implement a business plan, and improve their businesses over time. While this training will provide a good foundation, connecting them with business mentors will be important as they formulate, implement, and adapt their business plans and business activities.

EXERCISE 1: BUSINESS SECTION INTRODUCTION & OVERVIEW

CORE COMPETENCY: Goal-setting and strategic thinking

1. Tell participants that they will be exploring business concepts and activities. The goal of the business portion of the training is to help them understand how to have and grow a successful business. The key to operating a growing and successful business is having a clear and thorough business plan. At the end of the section, each participant will create a business plan. Ask participants if they know what a business plan is and what it is comprised of.

2. Build off their answers to explain the following:

   - It is a document prepared by somebody who intends to start a business or who is already in business. It gives a complete description of the business and its goals for a period of time (e.g., from one to five years). It helps keep track of the different pieces that make a successful business. A business plan is like a map that shows where the business is trying to go, and how it will get there.
   - We will explore four sections of a business plan, including:
     - Marketing plan
     - Costs and prices
     - Financial plan
     - Organization and management
   - We will begin by reflecting on business goals and models, and then will go through each of these sections, one at a time. We will also learn other skills along the way that are important as you grow or develop your business. After we have gone through each of these four sections, we will revisit business plans in more detail.

3. Remind participants that after the business plan has been developed, they will go into another training section that is focused on their individual development and a personal plan of action. Explain to them that the later section on "empowerment" will help them gain more confidence and awareness to grow the businesses they create or participate in.



Time

10 minutes

Difficulty Rating

★☆☆

Objectives

1. Introduce the business topics that will be covered in the training

2. Explain how these topics are critical to understanding and creating a business plan

Materials

None

EXERCISE 2: BUSINESS MODEL

ACHIEV-MENT
PLANNING

Time

30 minutes

Difficulty Rating

★☆☆

Objectives

1. Communicate concept of business models and discuss participants' business models

Materials

1. Business plan overview worksheet
2. Writing materials

CORE COMPETENCY: (1) Vision, (2) Goal-setting and strategic thinking

1. To get started, explain to participants that they will be reflecting on some basic facts of their businesses or intended businesses by looking at their business models.

2. Explain:

   - Before delving into the sections of a business plan, it is important to think about your business model. A business model is bigger picture and outlines the basics of how your business creates, delivers and captures value (makes money). A business plan then explains the steps and details of achieving your business model goals.
   - A business model is made of four key components:
     - <u>Business goal:</u> Objectives the business aims to achieve through its operations. This includes profit-making as well as social objectives (e.g., improved health of stove users, environmental protection by reducing fuel use).
     - <u>Product/services:</u> What will be sold by the business, and how the business will make or obtain it/them.
     - <u>Demand:</u> The target group (for the product(s)/service(s)) and its characteristics.
     - <u>Delivery model:</u> Sales and/or distribution, working with other businesses or people in the market.

3. Have participants answer the following (discuss in pairs):

   - What is my business aim (profit)? What are my social objectives?
   - What is/are the product(s) or service(s) I sell? How do I make or obtain the product(s) or service(s)?
   - Who is my target group?
   - How do I (physically) sell or distribute my product(s) or service(s) (e.g., I have a booth selling goods at a local market)?

4. Have each participant fill in her business model overview worksheet in the participant packet.

IMPORTANT

Women may have different objectives and overall goals for their businesses than men. They may be looking for something they can do from their home or small shop, or to supplement income from other activities, like farming.
Diversifying income sources is a way people manage risk.

EXERCISE 3: MARKETING SKILLS

CORE COMPETENCY: (1) Information seeking, (2) Persuasion

Exercise 5(a): Introduction to Marketing Skills

1. Explain to the participants:

   - To have a successful business you have to satisfy the needs and wants of your customers. How can you satisfy the wants and needs of the customers and how can you attract them to buy your products instead of those from your competitors?
   - That process is what we call marketing: **To satisfy the wants and the needs of the customers so that they buy your products/services.**
   - Remember one of the most important things for a business is to sell the products. So, the customer becomes the most important person to the business!
   - To satisfy the wants and needs of the customers, a business should give attention to the 5Ps—these will help you be the best seller of a product or service.

2. Ask if any of the participants know what the 5Ps stand for. Write them on the flipchart.

3. Display the 5Ps marketing mix (below) on the projector, if possible.

4. Go through the summary points and activities on the following pages for each of the 5Ps, in the order they are presented.





Time

170 minutes (activity times included; not including optional activities)

Difficulty Rating

★★☆

Objectives

1. Communicate the basic elements of marketing
2. Increase awareness and discuss the importance of meeting customers' demands

Materials

1. Whiteboard and markers, or easel with drawing paper and markers
2. Projector

#1: PRODUCT

1. Explain:

   - Product refers to what you are selling, including all the features, advantages, and benefits that your customers can enjoy from buying your goods or services. When marketing your product, it's important to think about key features and benefits your customers want or need.
   - As a sales person, you have to believe in and know your product. Your first sales should be to yourself! Then you will see the benefits in your sales.

2. Ask the participants to imagine they have gone to a store that sells goods for the kitchen (such as cooking tools). Ask them what makes them like a particular item in the store. Write their suggestions on the flipchart. When they have finished, make sure they have included the following:

   » Type of material/quality
   » Packaging
   » Sizes
   » Color/design/styles
   » Customer service (e.g., if a more expensive item can be repaired)
   » Benefits it brings (e.g., sharper knife makes for easier cutting)

   - It is the customer who holds the key to a business, so it's important to think about what key features and benefits the customers would like or would be attracted to.
   - Ask participants what is attractive about their cookstove or fuel product. It can be the physical appearance or something like health and time-saving benefits. Have them share with a partner what is attractive about their product.
   - Remember to tell your clients why your product is good for their needs and preferences. When marketing your product, make sure to emphasize the things that your customer is interested in. For example, some customers may care more about time savings than the physical appearance.

TIP

If working with women who produce cookstove or fuel products, explain to them that it is important to understand needs and preferences of customers before making a product. Customers may be able to provide insight on the look or fuel of the cookstove, which can inform your design process.

Activity (a): My Cookstove Slogan

Time

20 minutes

1. Have participants get into groups of two or three. Instruct each group to design a short slogan (no more than 20 words) along with a picture to market a cookstove product. They can either use the cookstove they already sell, or you can provide them with a picture of a cookstove or fuel product to promote.

2. When participants have created their slogans, have each group share.

What is a slogan? A short and memorable phrase used in advertising. An example for a cookstove could be: "Don't burn your money."

TIP

Post the slogans on the wall in the classroom, along with other things that are made during the week.

#2: PERSON

1. Explain the importance of understanding your client:
   - It is important to determine whom you are selling your product to. Who is your target group? For example, your target group can be women and men, girls and boys, young adults, adults, old people, people of different income levels, etc.; shops, restaurants, hotels etc.; or customers with little money, moderate amount of money, a lot of money, etc.
   - Narrowing your target market can be important because it allows you to communicate easier with potential customers, and it can be cheaper/less complicated to serve a narrower target.

2. Ask the participants to think about who the target group for their product is/could be:
   - Is this target group the right one? Is the target group interested in buying the product? Why are they interested in the product?
   - The more you learn about your target group, the more you can speak to their true needs, and the greater chance you will have of being successful. What are the needs or gaps that you are addressing for your target group? **Realize that you are helping them solve a problem!**
   - For example, by selling cleaner cookstoves you are helping them achieve better health for themselves and their family.

3. When the target group is determined, discuss the following topics:
   - What are the characteristics of the target group? What are the interests of the target group?
   - What is the experience/opinion of the target group with cookstoves?
   - What is the message I want to communicate to the target group?

Time

30 minutes

RESOURCE GUIDE BEST PRACTICES

Activity (b): Marketing with a Gender-Lens (*Optional*)

1. Have participants find a partner. Have three examples of products (e.g., hairbrush, pot, radio).

2. Explain to participants that they will be told the name of a product and whether the potential customer is female or male. They will then have to convince their partner, based on this characteristic, to buy the product.

3. Have one participant go first. Announce the name of the product. Give them 30 seconds to think and 30 seconds to convince to their partner.

4. Have the partners switch, so the convincer becomes the potential customer, and vice versa.

5. Repeat for all three products, switching the genders so that each participant does at least one for male and one for female.

Discuss:

- Was the same product promoted differently for a man than for a woman?
- Men and women have different needs and preferences. They may like the same product for different reasons. This can stem from the fact that men and women have different roles (based on gender roles/expectations) and therefore use products differently. It's important to be aware of these preferences and to know who you are marketing a product to.

TIP

Run this exercise like a game. Use a clock or stopwatch and let everyone know that on the count of three, they have 30 seconds to think about their case. Then, use a timer to count down 30 seconds for them to convince their partner.

Time

20 minutes

Activity (c): Marketing a Cookstove with a Gender-Lens

1. Have each participant spend five minutes thinking about her cookstove product and creating two lists. One list should be of benefits that women like about the product, and one list should be of benefits that men like about the product.

2. Have participants find a partner and share.

Debrief

1. Have participants share with the group benefits that men like and benefits that women like.

2. Have participants rank the following benefits by importance for women, and do the same for men: Convenience; time; money; safety

#3: PRICE

1. Explain:

- Correct pricing of products is critical. If the prices are too low you will not make a profit, if they are too high the customers may not want to buy. If the prices are high and you cannot change the price, there are some strategies to still make the purchase feasible for your customers.
- We will explore more about pricing and profits later in the training. The pricing exercise will explore more in depth the importance of pricing and different pricing methods.

2. Ask the group what they currently sell their products for. How many products do they sell each month? Do they know how much money they get to keep for themselves after costs?

3. Ask the group, regardless of the normal price they sell a product or service for, in what other ways can they attract customers with the price. Use their responses to begin explaining discounts, special offers, and favorable payment conditions:

- Was the same product promoted differently for a man than for a woman?
- Discounts: Customers can be attracted by offering discounts. For example:
  - Cash discount: customers who pay cash pay a lower price than those who buy on credit (loan).
  - Group discount: customers in a group who pay cash for a certain number of products pay a lower price.
  - Quantity discount: customers who buy in bulk pay less per unit.
- Special offers: Customers can be attracted by special offers, particularly if they will soon become unavailable. Play with time here, such as offering a "limited time only" offer. For example:
  - If you buy a cookstove in the next week you will get a week's worth of fuel for free!
- Favorable payment conditions: Customers can also be attracted to buy from you if they can pay in installments. However, be careful when selling on credit! Try to limit it as much as possible to trustworthy customers. Helping consumers have financial access to products will be explored in detail later on, with more options and examples.

☑ RESOURCE GUIDE BEST PRACTICES

4. Make sure participants understand that the goal isn't necessarily to have the lowest price. Cookstove products can be expensive, but they also have great, long-term value in efficiency, savings, and safety.

#4: PLACE

1. Explain:

- The fourth element of marketing is the "place" you sell your products—basically, how you make products available to potential customers.

- The main location of your business might not always be very accessible for customers/your target market. For example, if you are making cookstoves, you might do this at your home, which is near to a source of clay. But this may not be a good place for customers to see and buy them. In that case, you will need to think about where you can take the cookstoves so that customers will see them—perhaps to a nearby marketplace each week. If you are selling products to women in particular, where do they buy their goods and when?
- It's also possible to distribute the products to customers through other people or retailers. For example, you may sell to other women or men who, in turn, sell to end-users.

2. Ask the participants where their businesses are currently located and what the advantages and disadvantages are at these places. Ask them how they could make their products more accessible to their customers.

TIP

As you go through the 5Ps, there is a lot of information to give the participants, so try to make it as interactive and visual as possible. Consider using a projector to show photos of different cookstoves or locations where cookstoves are being sold, and ask the participants to discuss if each one shows a good marketing example or not, and why.

#5: PROMOTION

1. Ask participants to define what promotion is. Build on their suggestions with an explanation of promotion:

- This "P" is often neglected by entrepreneurs, as they think that promotion is only done by big companies. However, any business can use promotion in order to attract customers!
- In order to sell your products you should promote your products and your business. If the customers don't know you and don't know what you are selling, they will not buy!
- Promotion means to communicate information about your own business to your customers in order to persuade them to buy your cookstove or fuel product/services.
- *Features vs. Benefits*: Explain to the participants that in promotion, they can focus on selling a product benefit or a product feature. A feature is a factual statement about the product. For example, the efficient cookstove uses less fuel. A product benefit answers the question, "What's in it for me if I buy this product?" For example, an efficient cookstove saves time and is convenient. Promotion plans are most effective when they focus on the benefit of the product to attract the customer. Once the customer is interested, product benefits can help complete the sale.

2. Ask the participants what information a businessperson needs to communicate to customers? Write their answers on the flip chart. When they have finished, give them any that they have missed:

Info about the business	*Info about the product*	*Info to attract the customers*
Name	Type of cookstove or fuel	Reasons why they should buy your products (e.g., quality, warranty, efficiency, after-sales service)
Location	Price	
Opening hours	Quality	

3. Ask participants how a businessperson can tell customers about products/services? Answers should include:

» Word of mouth

» Advertisement in a newspaper

» Signboards/Posters

» Stall in local market

» Village community meetings

» Displays

» Advertisements on the radio/T.V.

» Letters, leaflets, brochures

» Going door to door

» Presenting to church, savings group, etc

- Selling your product through a women's group or a savings group, is a great way to promote and sell products. You know the members in these groups and may be more comfortable selling to them. They can also pay for cookstove or fuel products collectively.
- Also, word of mouth is often a strong method to use. This is because people buy products that they can trust, particularly in rural and peri-urban areas. If a recommendation for a product comes from someone that they already trust or respect, they will naturally have an inclination to trust the product and want to buy it.

RESOURCE GUIDE BEST PRACTICES

Activity (d): Promoting Your Cookstove Product (*Optional*)

Time

45 minutes

1. Ask the participants how they should promote their product:

- *Costs*: How much can you afford to promote your product (e.g., an advertisement in a newspaper might be too expensive for a small business)?
- *Objectives*: What message do you want to communicate to your customers (e.g., if you want to communicate the quality and designs of the items, then it is better to make displays instead of advertising on the radio)?

- *Target group:* To whom do you want to communicate your message (e.g., if customers live in a certain area of your town, then a national radio advertisement would not reach the right target group (as well as being expensive))?
- *Incentives:* How can you use existing customers to attract and bring in new clients? Consider offering customers who refer new customers a commission (a percentage of final sale or fixed amount), a discount on future purchases, or other products, etc.

2. Divide participants into small groups and have them create a plan to promote efficient cookstoves. You may want to give them a case study to discuss (an example is given below). Ask them to think about:

- How did the case study businesswoman promote her cookstoves? Did she discuss benefits or features of the product? Optional: Did she include both above the line and below the line marketing techniques?
- What information did she focus on, and how did she communicate it?
- What other information could she have mentioned?
- What other ways could she communicate information about her cookstoves?
- Would you do the same to promote your cookstoves? What information would you want to give your customers and what methods would you choose?

ADAPT/ CUSTOMIZE

Example Promotion Case Study

[*Woman#1*] wants to promote her improved cookstoves [*name of cookstove*] in [*city*]. There are no other improved cookstoves in the town, so people don't know much about the cookstoves. [*Woman#1*] rents a market stall every Saturday in the town. She brings a [name of cookstove] and sets up the three-stone traditional stove. She then starts boiling a meal of [*maize/rice*]. She lights up both stoves with firewood and boils [*dish*] separately on each stove.

She exclaims: "Look, using the [*name of cookstove*], two pieces of firewood burn for more than three hours and can boil [*dish*]. To boil the same amount has taken more firewood—ten pieces—using the traditional stove! The improved cookstove is more economical than the traditional three-stone stove so it saves fuel and saves you money. And look, there is less smoke on the [*name of cookstove*] stove! It is better for your health and that of your children."

After the demonstration, several observers are interested in the [*name of cookstove*] stove and ask questions. [*Woman#1*] sells five stoves after doing the demonstration.

Exercise 3(b): Wrap-up Marketing Skills

1. Debrief: Explain the following and refer to the 5P pie (in first part of exercise):
   - The 5Ps are all interrelated. They can be seen as parts of a pie: if one part is big, then the others will be smaller, but they always form one pie together.
   - If you want people to buy your product, then you should check on all the 5Ps. Example:
     - If the quality of your product is very good, then your price can also be high.
     - If the location of your business is far away from the customers, then you have to make more efforts to attract your customers (e.g., by promotion).

2. Review by asking participants how gender roles might affect elements of the marketing plan. What disadvantages do women potentially face in relation to men? What advantages do women have? How can female entrepreneurs overcome these barriers and make the most of their advantages?

3. Have participants fill out the marketing plan sheet of the business plan section in the participant packet, as much as they are able.

4. Have two to three volunteers share their marketing plan with the group.

5. Conclude that it is the seller/entrepreneur who manages to create the "perfect" marketing mix (meaning the right product, with the right price, in the right place, and supported by the right promotion in the right time) who will be more successful than his/her competitors.

TIP

If there are any other external people available (e.g., your colleagues, hotel staff) ask them to come and join the exercise as potential customers and give their own reactions to the marketing techniques.

ADAPT/ CUSTOMIZE

If it is feasible for participants to bring one of the products they produce/sell (e.g., cookstove liner, cookstove, bag of briquettes), ask them to do this exercise with their own products. Alternatively, you could provide them each with one type of energy product.

Time

30 minutes

Difficulty Rating

★★☆

Objectives

1. Communicate the basic elements of marketing
2. Increase awareness and discuss the importance of meeting customers' demands

Materials

1. Marketing plan sheets in the participant packet

Marketing 5Ps – example summary for participants

PRODUCT



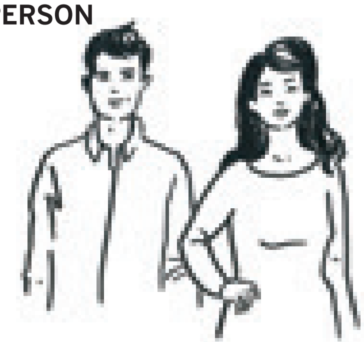
A good cookstove satisfies your customer's needs and wants. Keep in mind these benefits to tell your customer when selling cookstoves:

- Quality
- Attractiveness & Design
- Distinguish from traditional stoves or other available products/services
- Combination with fuel (if applicable)
- Benefits as compared to traditional stoves
- Warranty

Key questions:

- Are my cookstove or fuel products/services different from others that are available? If so, how?
- What is attractive to my target customers about my cookstove or fuel product/services?

PERSON



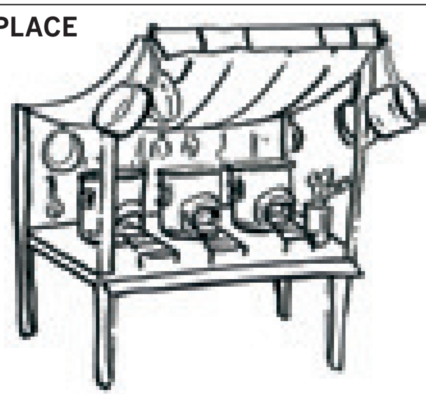
It is important to determine your target group. Once you have done this, keep in mind their:

- Characteristics
- Interests
- Experiences/opinions with your product/service

Key questions:

- Who is/are my target group(s) (e.g., children, young adults, adults, old people, wealthy people, poor people, etc.; shops, restaurants, hotels, etc.; customers with little money, moderate amount of money, a lot of money etc.)?
- What are the characteristics of my target group(s)?
- Why is/are my target group(s) interested in buying my product?
- Can they access and afford my product?
- What are benefits I should emphasize to men? What are benefits I would emphasize to women?

PLACE



Make sure that your products are accessible to your customers. Keep in mind:

- A good business location is easily accessible for customers, clean, safe, attractive, clearly visible, and open during regular and convenient hours
- A good presentation of products (display)
- Finding the best way to distribute your product

<table>
<tr><td colspan="2">Key questions:
» Are my customers easily able to access my products to buy them?
» Can customers easily find my business?
» Is the place suitable for my business needs (e.g., for making/storing/displaying products)?</td></tr>
<tr><td>PRICE
</td><td>Think about how to make the product financially attractive and affordable for your customers. Some strategies include:
» Discounts
» Special, limited-time offers
» Favorable payment conditions (such as installment plans)</td></tr>
<tr><td colspan="2">Key questions:
» Do I know what people will be able to pay for my products/services?
» What kind of consumer finance plan can I offer?
» What type of risk does that entail (for myself, for my customers)? Is it logistically feasible to offer finance to my customers?
» What can I do to reduce the risk for myself?</td></tr>
<tr><td>PROMOTION

</td><td>Promotion is all activities to attract customers to buy your product or services, for example:
» Packaging
» Visits to potential clients
» Sign post
» Sales promotion
» Advertising
» Selling techniques
» Word of mouth</td></tr>
<tr><td colspan="2">Key questions:
» Do I use ways to promote my cookstove or fuel products/services? If so, in what way?
» What are the most successful ways I have promoted my cookstoves?
» What other ways could I try to promote my product?</td></tr>
</table>

EXERCISE 4: CUSTOMER CARE



Time

45 minutes

Difficulty Rating

★☆☆

Objectives

1. Present important customer care elements
2. Increase awareness and discuss the importance of meeting clients' demands
3. Brainstorm additional "dos" and "don'ts"

Materials

1. Whiteboard and markers, or easel with drawing paper and markers
2. Projector

CORE COMPETENCY: Customer Service

1. Explain to participants that treating customers well is important because customers who like you and your product can help to promote it by word of mouth to neighbors and friends.

2. Provide the participants with a written case study of the impacts of poor customer care. (An example is provided on page 47).

3. Ask the participants to read it (individually or as a group) and think about what the entrepreneur's mistakes were. Discuss the case study with the whole group using the following questions:

- What lessons can we learn from [*Woman#1*]?
- What advice would you give to [*Woman#1*]?
- If you were in [*Woman#1*]'s position, what would you do to sustain the business?

4. Ask participants: Which dos and don't s are there in customer care? Let the participants call them out and write them on the flip chart.

5. Look at the lists below and check which the participants have called out. Give clues to help them get the full list (e.g., what should you do when someone enters your shop?).

Dos

- Always greet your customers and ask them, "How can I help you?"
- Always be polite and friendly—serve customers with a smile.
- Learn to be a good listener; listen with understanding.
- If you do not understand, ask the customer to repeat.
- Pay close attention to your customers.
- If possible, let your customers be free to try the products they want to buy.
- Welcome customers' objections in the selling process, and reply carefully.
- Talk less, and show more.
- Dress nicely and in a professional manner.
- Always try to be patient, as some customers are slow in making decisions.
- While serving your customers, welcome/greet new customers coming in.
- Offer help & free services (e.g., maintenance checks) to your customers.
- Advise customers on how to get the most out of their stove, how to use it correctly to achieve maximum fuel savings, and how to look after it.
- Thank your customers for coming to your business even if they do not buy.
- Be ready to replace a faulty product if a customer has problems with a stove you sold them.

Don’ts

- » Don’t argue with your customers.
- » Don’t confuse customers by presenting too many products to them.
- » Never force a customer to buy what he/she does not need.
- » Don’t give up when customers refuse your prices. Instead, show them the benefits of the product/services.
- » Don’t drink, smoke, or eat while serving your customers. Give them your full attention.

6. (*Optional customer service and willpower exercise*): Have participants fill out the page in the participant packet in which they draw what they would do when faced with two different scenarios. By doing this, participants can be better prepared for when potential challenging scenarios arise.

7. **Summary Points**

- Customer care is how you treat your customers and how they, in turn, relate to you and your business. A business can only grow if the business manager is focused on satisfying the customers’ needs/wants.
- Selling a product requires developing and maintaining relationships with customers. It is important that you learn what is important to the customer in order to address his or her needs.
- Your survival in business will depend on your customers sharing positive comments about your products and business with others. To ensure this, it is important to consider the following:
    - The products that you offer should be related to customers’ desires and requirements (e.g., design, quality, quantity, shapes, colors, sizes, and price).
    - If you have employees, they should have a positive attitude and want to satisfy customers. Customers need to trust that your enterprise has the relevant expertise to do a professional job.
- Your business policies and rules should be understood and followed by employees (e.g., buying, delivery, storing). Develop customer care rules with your staff and ensure they are referred to regularly, even when you are not there.
- Your customers, female and male, should be made to feel that they are treated equally by your business.
- Make an effort to explain and answer all questions raised by the customer. This will help foster trust for your products.
- Provide good customer service by having a pleasant attitude and personality.
- Maintain a strong business reputation in your business dealings, for example, by rarely being out of stock for your product(s)/service(s).

Finish by showing the customer care cartoons on the projector or printed out, illustrating the importance of word of mouth:

Satisfied Customer & Word of Mouth



Unsatisfied Customer & Word of Mouth



ADAPT/
CUSTOMIZE

Example Customer Care Case Study

In [*city#1*] there was a shop called [*name of shop*] that sold cookstoves. When the shop first opened in 2005, a lot of cookstoves were sold and business was good.

However, the owner of the shop, [*Woman#1*], had a problem. She made a huge mistake by thinking that customers would come to buy her products no matter how she treated them. [*Woman#1*] did not treat her customers very well and did not think it was her responsibility to market and sell her cookstoves. As a result, many customers complained about the owner's attitude towards them.

For instance, one day a customer came to [*Woman#1*]'s shop looking for a cookstove. In the shop the customer took awhile trying to decide on which to buy. The impatient [*Woman#1*] asked the customer, "are you a buyer or a thief?"

In 2010, [*Woman#1*]'s business started to collapse due to a decrease in customers and sales. In addition, during that time a growing number of shops started selling similar products in [*city#1*], and they did attend to their customers well. Instead of investigating why customers were no longer coming to her shop, [*Woman#1*] just complained that she had been bewitched by her competitors.

In 2011, [*Woman#1*] realized there were no longer enough customers buying her cookstoves, and something needed to change. She decided to start selling solar lanterns as well. She took a loan from the bank in order to buy the new stock. Still business did not go well, however, and many customers continued complaining about [*Woman#1*]'s bad attitude and poor customer service.

In 2012, [*name of shop*] was closed by the bank because she failed to repay her loan. The bank confiscated the remaining products to offset the amount [*Woman#1*] was supposed to repay. That's how [*Woman#1*] disappeared in the world of business.

TIP

Consider doing role play to help participants understand the concept of good customer care. You can have one participant be a vendor and one participant be a customer. You can give them a scene to act out and tell the "vendor" to try to do as many "dos" of customer care as they can.

EXERCISE 5: AFTER-SALES SERVICE

Time

30 minutes

Difficulty Rating

★☆☆

Objectives

1. Discuss after-sales service needs and practice developing an effective after-sales service strategy

Materials

1. Whiteboard and markers, or easel with drawing paper and markers
2. Projector

RESOURCE GUIDE BEST PRACTICES

CORE COMPETENCIES: (1) Customer Service, (2) Information seeking; (3) Fostering positive relationships

1. Ask participants: Why do you think it is important to provide service for customers after selling a product (such as check-ins and maintenance work)?

2. Build on participants' responses and explain the following:

   - It's important to make sure your customers like your product! Customers will often share with their neighbors and friends about new products, which is a great way to help market and promote your business, and it's free! If they don't like the product or aren't able to use it correctly, on the other hand, they can spread bad news about you and/or your product, making it hard for you to sell to other potential customers in the area.
   - If there is a good after-sales service, customers may also be more willing to buy your product, because they have trust in you as a sales person.

3. Ask participants to list some ways they can provide after-sales service. After they have discussed some ways to provide after-sales service, include the following:

   - **Your contact information:** When you make a sale, give customers your phone number, and tell them they can call you if they have any questions on the use of the cookstove or maintenance problems. You can give them advice over the phone on how to fix their product, or if it's manageable, you can visit their home to try and fix the product.
   - **Their contact information:** Also ask for the information of your customer, including their cell phone number. You can reach out to them every couple of months and ask if they have any issues or questions.
   - **Warranties:** Ask the company you are sourcing products from or working for if they offer warranties. This ensures that if the product is broken, the company will fix or replace it for free. If they do have warranties, get details from the company, and make sure customers know that they have them.

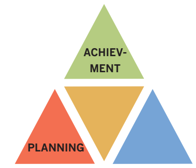
4. Ask participants what some challenges may be to providing after-sales service (e.g., don't have time or resources, or don't have a cell phone).

5. Have participants brainstorm some solutions. End by re-emphasizing the importance of customer service and after-sales service. Explain how after-sales service is time well spent by reviewing the benefits of having satisfied customers.

> **IMPORTANT**
>
> Providing advice and replacing or repairing faulty products has a cost. This needs to be taken into account when estimating business overheads if the participant is or plans to provide after-sales service.

EXERCISE 6: CALCULATING COSTS

CORE COMPETENCIES: (1) Systematic planning, (2) Decision making



1. Ask participants if they know how much money they are currently taking home to their families each month as a result of their business? Do they know how much money they take home per product?

   - If not, discuss the importance of knowing this in order to determine the right price of the product for both the entrepreneur and the customer. The price may be right for the customer, but if they as the entrepreneur do not make enough money on each product, it will be difficult for them to purchase additional inventory and sell additional products.
   - Additional benefits of correctly setting the stove price (based on cost) include having additional funds to expand or improve your business and avoiding situations where you have customers but no products to sell them.

2. Ask the participants to think about what they spend in order to produce/sell their product (If participants don't currently work in a certain business, tell them to imagine a store selling household goods).

   - What costs stay the same or similar no matter how much you sell?
   - What costs fluctuate with how much you sell?

3. As they make suggestions, write them on a flip chart. Put variable costs (those that change) on the left side and fixed costs (those that don't change) on the right.

4. Ask the participants why they think you have split the costs into two types.

5. When the participants understand that there are two types of costs in a business, label the two lists on the board:

   - **Variable costs:** These are your expenses specifically to produce/sell your items (changes based on how much you produce/sell).
   - **Fixed costs:** These are all the expenses that will not change with the number of products you sell. These are often costs you pay to run your business in general (doesn't change very much based on how much you produce/sell)

6. Use these points below to explain the differences to participants:

   - **Variable costs** are the costs that form part of the final product or service that you produce. These costs are directly related to the production of an item. The variable costs can also be divided up, namely into:
     - <u>Material:</u> These are the costs of materials that are used to produce a product, or buy a product if you are a retailer, for example, the cost of a cookstove.

Time

30 minutes

Difficulty Rating

★★☆

Objectives

1. Share experiences with the concept of cost and purchasing
2. Introduce the basic cost elements and why costing is important

Materials

1. Whiteboard and markers, or easel with drawing paper and markers
2. Projector

- Labor: Your own time and/or the costs of any employees you may have.
- Delivery of product: The cost to physically distribute or deliver a product.

Note: Concepts applied to 'products' also apply to selling services (e.g. after-sales services).

- **Fixed costs:** Fixed costs are all the other costs that you have in your business whether you sell stoves or not. These stay the same no matter how many products/services you make and/or sell. Some examples of fixed costs are:
  - Building or stall rental fee; Maintenance and repair of tools, machines, etc.; General transportation; Promotion costs (e.g., posters, advertisements); Staff salaries; Fixed annual tax; Electricity to run the shop
- There is also a third type of cost to recognize: **Start-up costs**. Start-up costs are the costs that are only incurred once to start the business. Some examples of start-up costs can be:
  - Business registration fee; Fee to open a bank account
  - Start-up costs might be a one-time fixed cost, or they can be a recurring fixed cost.
- It is important to know your costs so that you can calculate how much is spent on producing and selling a product or a service.
- The formula for the costs in a business is:

  Total costs = Variable costs + Fixed costs
- If you know your costs, then you are able to:
  - Set your selling prices so that you can attract customers or create attractive financial offers.
  - Know if you are making a profit or a loss.
  - Profit = money in – money out
- Be aware of what costs you money.

7. Have participants choose one cookstove or fuel product that they sell and fill out the "Variable Costs" section and "Fixed Costs" section of the costs worksheet in the participant packet, as much as they are able. Then have them estimate their total costs and total costs per product unit.

8. Explain that recordkeeping is very important to keep track of costs and profits over time. This will be covered in an upcoming recordkeeping session.

TIP

Remember to keep asking if they have understood what you have explained. Ask them questions to check this, like, "give me an example of a variable cost." You could ask the participants to continue this activity with their business mentors after the training (if business mentors are provided) for additional individual support.

TIP

This exercise can be challenging if participants are new to the material. Make sure that you prepare, give several real life examples, and ask them to talk about their own experiences.

Ways to Manage/Reduce Costs *(Optional Additional Exercise)*

CORE COMPETENCIES: (1) Systematic planning, (2) Grit and resilience

1. Ask the participants: Now that you have estimated the costs of running your business, what can you do with this information?

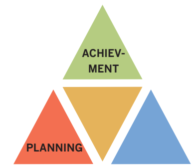
2. Keep asking them for more ideas, and give them clues until they suggest managing/reducing those costs.

3. Before discussing each point, find out what their suggestions are and build on those.

- *Why should you reduce your costs?*
  - To make more profit.
  - To be able to lower your selling price so that more customers will buy from you and so that you can better compete with your competitors.
- *How can you reduce your costs?*
  - Cut the costs of raw materials:
    - Buy material of good quality so that you have less material that cannot be used due to poor quality. Buy materials that are not too expensive in relation to the quality.
    - Buy materials in large quantities so you can get a discount from your supplier.
    - Cut down on poor quality work, which must be thrown away or sold off cheaply.
  - Cut the labor costs:
    - Work at least five days full time in a week (=20 days per month).
    - Decrease the time needed to produce one item. Work faster and more efficiently but not at the cost of good quality!
  - Consolidate and plan your activities:
    - Lower the transport costs of an item to a village by transporting more items at the same time.
  - Cut the fixed costs:
    - Use your stationery (pens, paper, etc.) efficiently.
    - Be careful with your tools; maintain them to prevent damage.
  - Reduce outstanding loan amount so that you have to pay less interest.

TIP

You may have additional suggestions for participants to reduce costs based on their experience and the segment of the value chain in which they work. Integrate these as desired into the discussion.



Time

25 minutes

Difficulty Rating

★★☆

Objectives

1. Reinforce the importance of monitoring costs

2. Communicate strategies for reducing costs

Materials

1. Whiteboard and markers, or easel with drawing paper and markers

EXERCISE 7: PRICING & PROFIT



CORE COMPETENCIES: (1) Systematic planning, (2) Decision Making

Objectives:

1. Familiarize participants with the importance of pricing
2. Identify the different pricing methods
3. Calculate profit

Materials:

1. Either whiteboard and markers, or easel with drawing paper and markers

Time

30 minutes

Difficulty Rating

Exercise 7(a): Introduction to Pricing

1. Explain:

> Do you recall the marketing exercise that discussed price of products (one of the '5Ps')? In that marketing section we focused mostly on pricing strategies to attract consumers such as offering discounts, special offers, or other payment strategies. We will now take a step back and think about setting a standard price for our products, including how to do it and why it is important.

2. Ask the participants: What is a cost price? What is a selling price?

3. Try to get the answers from the participants. Build off of their answers with the following definitions. Make sure that everybody understands the difference between cost price and selling price.

   a. Cost price: How much it costs to buy or produce your product/service.

   b. Selling price: How much you sell your product/service for to customers.

   c. The "mark up" is the difference between the cost price and your selling price.

Time

45 minutes

Difficulty Rating

Exercise 7(b): Setting Prices

Not relevant for entrepreneurs or sales agents that have set prices for selling goods.

1. Let participants discuss (in small groups): What do you need to know when setting your prices?

2. Ask them to summarize their findings for the rest of the group. Make sure that they have included:

- **Costs of production:** How much did you spend on making your product (e.g., raw materials, labor) or preparing to sell your products (e.g., storage, transportation costs)? This should cover both the variable costs and the fixed costs.
- **Intended profit margin:** How much do you want to charge on top of the cost to earn a profit? The money that comes from the sales should provide a reasonable profit so that you can invest in business growth.
- **Competition:** You need to find out the prices that your competitors charge for the same or similar product. This information comes from your market research.
- **Target group:** You need to know what customers are prepared to pay for your product/service. This information also comes from your market research.

4. Explain the three pricing methods that are commonly used:

- **Cost-plus method**
  - The portion or percentage that you add to the costs of producing the product/service to get the selling price is known as the profit mark up.
  - Most entrepreneurs take 20-30% as their mark up, but it also depends on what is happening in the market.

Example: Pricing a new pair of shoes [*currency*]	
Total production costs shoes	300
Profit mark up 30% x [*currency*] 300	90

  - The selling price that has been calculated is the price at which the entrepreneur wants to sell his/her product or service, but it might not be the price (s)he can get! This depends on what is actually happening in the market.
- **Comparative method**
  - In this method, you compare your product/service to others on the market. Depending on product/service quality and on the cost price, you can fix the price cheaper, more expensive, or exactly the same price as your competitors.
- **What-the-market-can-pay method**
  - This method is based on the supply and demand concept (needs and wants).
  - For instance, if the cookstove product is not available on the market, but there is a demand for it, then the price could be higher than the one calculated with the cost-plus method. Or, if there are already many similar cookstove products available on the market, then the price must be lower than the one calculated with the cost-plus method. But it should never be lower than the cost price, or you will have a loss!

5. Ask participants: Which pricing methods do you or your colleagues use? What method would you like to use?

6. Have participants fill out the “Price” section in their participant packets.

7. Ask participants: How would you know if the pricing method is ineffective?

8. Explain that they can tell when the pricing is ineffective by checking on the following factors:

- Prices may be too high if:
  - You do not reach your sales target.
  - You lose some big orders.
  - Sales of some of your products are low compared to other products.
  - Stocks pile up.
  - You receive complaints from customers.
- Prices may be too low if:
  - There are more orders than you can fill.
  - You run out of stock all the time.
  - Sales are good, but the overall profits are low.
- Wrong pricing affects both the number of customers who come to buy your product and the financial situation of your business.

Time

20 minutes

Difficulty Rating

★★☆

Objectives

1. Practice calculating profit

Materials

1. Participants profit worksheet

Exercise 7(c): Calculating Profit

1. Have participants fill out their profit worksheet, calculating their current profit (both profit per item and total profit).

2. (*If conducted the 'Setting Prices' exercise*) Conclude by summarizing pricing as follows:

- The price you charge must cover:
  - Your costs (variable and fixed).
  - It should give you a reasonable profit.
  - It should be competitive.
  - It should not be higher than what the market wants to pay for it.

For more information and an activity on 'break even' points (the point at which your business becomes profitable), see the online Handbook Appendix which has additional lesson plans. Find the "Calculating the Break-even Point" activity.

PAUSE! Take some time to review the concepts learned until now with the participants. Go over each section and ask for some key lessons learned. Also ask for any areas where participants may need further clarification or support.

TOPIC: FINANCIAL PLANNING & MANAGEMENT

EXERCISE 8: FINANCIAL PLANNING

CORE COMPETENCIES: (1) Systematic planning, (2) Decision making

Some aspects may be less relevant for Micro-Entrepreneurs and Sales Agents, but the principles of financial planning are still important.

1. Ask the participants to look at the "Financial Plan" section of the business plan template in their participant packets. Tell them that this session will help them understand how to make financial plans for their businesses and manage their finances appropriately.

2. Ask the participants what the difference is between working capital and investment capital. Build on their answers to explain:

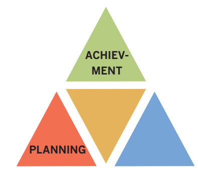
    - **Working capital:** This is the balance of cash that your business has for day-to-day operations. If you need to buy materials or stock or pay workers, this will come from your working capital. When customers pay cash for purchasing products, it adds to your working capital. If you sell products on credit, this depletes your working capital until they repay their debts.
    - **Investment capital:** This is the money that you need to make larger, longer-term investments in your business. You may want to buy more equipment or expand your facilities (e.g., a new kiln for firing cookstove liners; a small van for collecting raw materials and delivering products). You need to plan in advance and make sure that you save enough money for this investment, or obtain specific investment capital from an external source. You should make sure that any long-term investment in the business will allow you to generate more profits in future. You can then pay back your investment capital once these larger profits are realized.
    - In your **financial plan worksheet** you should specify what working capital and investment capital you have already and what you require to fulfill your business plans.

3. Ask if anyone has already made cash flow projections for their businesses, and if so, what their experiences were.

4. Ask the participants to look at the "cash flow" template in their participant packet. Explain to participants what a cash flow statement is: a record of money in (inflow) and money out (outflow) to keep track of your balance and profit.

5. Give them a cash flow case study exercise (see example on the following page) and ask them to fill in, in pairs, the cash flow projection template in their participant packets for the case study, and then answer the case study questions using the cash flow template.

6. Go through the answers to the exercise. Use the flip chart or projector to show how the cash flow projection template should have been filled in and how the answers were calculated.



Time

75 minutes

Difficulty Rating

★★★

Objectives

1. Introduce financial planning concepts
2. Explain financial planning in the context of the participants' and trainer's business activities
3. Calculate profit

Materials

1. Either whiteboard and markers, or easel with drawing paper and markers
2. Projector
3. Worksheets participants will use: (1) Cash flow projection template in business plan, (2) Cash flow case study exercise

7. Use the case study to facilitate wider discussion about sources of business finance. For example:

- Where did [*Woman#1*] obtain the finance for her business?
- What other options might she have had if she did not have any savings?
- Did she use her savings for working capital or investment capital?
- What type of longer-term investments might she think about making in future (e.g., purchasing a small van so that she can transport more stock and reduce her transport costs)?

8. Have each participant fill out Part 3: "Financial Plan" in the participant packet as s/he is able. Remind participants it is fine not to be able to fill this in completely now.

TIP

Mentors can be very valuable in following up with the participants and supporting them in finishing their financial plans, as well as overall business plan. Mentors with good bank relationships may introduce women entrepreneurs to bankers.

TIP

The example exercise is provided for a distributor/retailer. If the participants are primarily manufacturers you can adapt it so that it is more relevant to their business type.

ADAPT/ CUSTOMIZE

Example Cash Flow Case Study Exercise

[*Woman#1*] has decided to set up a market stall in [*city#1*] to sell second hand clothes. Because it is a new business she doesn't have any cash in the business at the start. She therefore looks at her personal savings and finds that she has [*2,000 currency*]. She decides that she will invest this in her new business.

In January, [*Woman#1*] goes to [*city#2*] to buy stock from a friend who stocks good quality clothes there. She decides to buy 40 different items at [*30 currency*] each, and pays [*100 currency*] for transporting them back to [*city#1*].

Since January will be [*Woman#1*]'s first month of trading, she thinks she will only sell 10 items at [*50 currency*] each. She hopes that from February onwards, however, she will be able to sell 20 items per month as people will know her business by then.

If her expectations are correct, in March, [*Woman#1*] will need to return to [city#2] to buy more stock. She will buy another 40 items in March and another 40 in May.

Each month, [*Woman#1*] also needs to pay [*50 currency*] for renting her market stall. She wants to pay herself a salary too, as she will need money to use outside of the business. She will pay herself [*200 currency*] per month.

Case Study Questions: Based on [Woman#1]'s business plans, how much cash will she have in her business at the beginning of July? Will she be able to recoup the savings she invested?

Answer: At the start of July, [Woman#1] will have [2,100 currency of cash] in the business. Theoretically she could take her savings back at this point, but if she does that she will not have enough working capital left to purchase new stock. Without buying new stock she will only have 10 items left to sell.

Would you like a more advanced lesson plan on accessing business finance? See the Handbook Appendix which has additional lesson plans. Find the "Introduction to Business Finance" activity.

Did you know?
Women entrepreneurs can face challenges in accessing loans or capital.

Challenges include:

- Women may have lower financial literacy and be risk adverse, making them hesitant to take out loans.
- Women may be disadvantaged in financial markets as they often have fewer years or work experience, lower intra-household bargaining positions, and less control over their earnings, impeding their ability to save money and build assets.
- Discriminatory property rights may limit women's ability to use collateral to obtain credit, and women may lack sufficient collateral to apply for a loan.
- Women may also come under pressure from male family members to surrender cash savings or business income.

Opportunities or suggestions include:

- Encourage women to develop networks or groups in which they can support each other in accessing loans or capital.
- Offer training and mentorship to help them gain confidence and take out/manage loans.
- Recommend that women organize in groups or networks to access and/or repay loans more efficiently.
- Provide them with loan opportunities directly to access products or offer products initially on micro-consignment.
- A savings account or participation in a savings group may help keep savings intended for investment in the business safe from other family members.

Additional best practices to supporting women entrepreneurs in accessing finance can be found in the Alliance's *Scaling Adoption of Clean Cooking Solutions through Women's Empowerment: A Resource Guide* (http://cleancookstoves.org/resources/223.html).

EXERCISE 9: MANAGING YOUR MONEY*



Time

60 minutes

Difficulty Rating

★☆☆

Objectives

1. Introduce the concept of managing your money
2. Introduce basics of financial management for business

Materials

1. Either whiteboard and markers, or easel with drawing paper and markers
2. Projector

CORE COMPETENCIES: (1) Systematic planning, (2) Decision making

1. Ask the participants: What do you need money for?

2. Have participants come up with answers that relate to private expenses (e.g., buying food for the family, school fees) and business expenses (e.g., buying stock or raw materials, transportation to go to the market). Have participants write these things on sticky notes, and put them up randomly on the board.

3. Ask participants: Which expenses are for your family? Which ones are for your business?

4. Rearrange the written cards in two columns—"Personal/Family Purse" and "Business Purse," as instructed by the participants. Provide some more examples for each purse.

5. Ask participants: Do you think we should keep the money for family expenses separate from the money in the business purse? Why?

6. Explain:

   - It is important to make a distinction between the money you need for yourself and your family, and the money you need for your business. Most small businesses have an issue with combining personal and business finances. Therefore, you should examine and understand how money is spent in order to make the clear distinction between your "personal purse" and your "business purse."

7. Relate the discussion to gender equality by asking participants:

   - Who manages household income? Who tends to make the decisions for the day to day like buying foodstuffs in the market or purchasing fuel? Who tends to make decisions for larger-scale purchases like property, animals, etc.?
   - Overall, who can manage household income better? Why? What sort of changes would you like to make in your household regarding who makes financial decisions? How can you make those changes?

8. Participants may conclude that one sex is better at managing household incomes than the other. Remind the participants that skills are learned and can be developed by anyone, man or woman. Financial and money management knowledge and skills are not inherently related to someone's sex.

* Adapted from the International Labor Organization's GET Ahead for Women in Enterprise Training Package and Resource Kit.

> **TIP**
>
> Point out that being responsible for managing money and deciding on small expenditures does not necessarily mean that the person has control over big financial decisions. In many cases, wives have less overall financial control than their husbands even though they look after the family money.

9. Ask participants: What costs can occur in your business that you might not immediately consider? Build off of their answers to include the following points:

    - Items being wasted (e.g., perished materials, low quality material, inappropriate equipment and technology)
    - Misuse or theft
    - Differences between buying raw materials in bulk (with discounts) or in small quantities
    - Price increases (inflation) or decreases (too much competition)
    - Changes in demand and supply for items (e.g., seasonal, regional, trends)
    - Changes in productivity (Is it possible to produce more with the same or less inputs?)
    - Insufficient planning

10. Discuss the following with the group: before taking out a loan, think carefully about the following issues or questions:

    - Do we make proper use of our own resources (individual, family, and/or group)?
        - Do we have bank savings or deposits (individual or group)?
        - Do we have access to informal loans borrowed from family and friends?
        - Can we use our house, plot of land, or other assets as "security," collateral, or "own share"?
        - Do our business partners or investors contribute financially to the business (shares)?
        - Do we have business profits or earnings?
    - Do we have access to external financial sources as women entrepreneurs or income generating groups?
        - **Grants:** a gift of money that does not have to be paid back
        - **Loans:** an amount of money that has to be paid back usually with interest to banks, micro-finance institutions, village banks, moneylenders, and other sources

11. Explain the issues to consider here which include: guarantees or guarantors; interest rates; repayment period; delays in processing a loan proposal; and time from approval to final disbursement (see definitions on next page).

> **TIP**
>
> Emphasize importance for participants to seek advice on these matters before borrowing money from informal channels (family and money lends) and formal channels (bank loan).

12. Explain: When taking a loan:

- Ask yourself: Do I really need a loan or can I mobilize my own resources? A loan is a debt that will always be a financial burden on the business until it is repaid. If you need a loan, be aware that this costs are involved. Besides the interest rates, there are other costs such as application fees, bank administration fees, and changes in local currency exchange rates, which may increase the cost of the loan over time.
- Obtaining a loan may be a difficult and lengthy process, especially in rural areas, and it can be even more so for women.

13. Summarize:

- Many entrepreneurs think access to finance is their biggest problem. In practice, this may be the case for many entrepreneurs. However, it often isn't the lack of access to finance, but management of finance that is most difficult. It is also one of the most common reasons for business failure.
- A business owner needs to have control over the "money in" and "money out" flows in her enterprise, otherwise it cannot become successful.
- Make a distinction between your "private/family purse" and your "business purse" and keep two separate purses, otherwise chances are high your business will not be successful.
- We will now learn about recordkeeping, an important tool and practice to manage your money.

Definitions

- **Guarantee:** A promise by one party (the **guarantor**) to assume the debt obligation of a borrower if that borrower defaults.
- **Default:** Failure to meet the conditions of a loan.
- **Interest rate:** The amount charged, expressed as a percentage of the amount borrowed or the amount still owed in a loan, by a lender to a borrower.
- **Repayment (payback) period:** The length of time to pay back the amount borrowed.

EXERCISE 10: RECORDKEEPING

CORE COMPETENCY: (1) Systematic planning

1. Ask participants how they control the cash that comes in and that goes out of their businesses. Try to obtain a range of experiences: some people may keep track using their memories only, while others may keep receipts but not keep them in a recordkeeping system. Owners of small shops may keep a record of all things sold, and/or they may keep a record of the amount bought or sold on credit.

2. Have the trainees discuss their responses to the following questions (you can display them using the projector):

    a. What is recordkeeping? Why keep records?

    b. How can a recordkeeping system be established?

    c. What will others want to know about the finances of your business? What kind of records should a small business keep?

    d. Who should be responsible for keeping the financial records?

3. Build on their responses, using the following:

    - Keeping all the written information of your business is known as bookkeeping or recordkeeping.
    - Records are kept to better manage your business and plan your activities.
    - You need to keep enough records to help you know the following:
        - How much is the business' profit/loss?
        - How much is your business worth (all money your business has)?
        - What costs are you incurring?
        - How much do customers owe you?
        - How much does your business owe to suppliers (creditors)?
        - What surplus funds does the business have for expansion or improving (e.g., if there is enough money to buy new tools, construct or maintain your building, etc.)?
    - You need records to help you make good business decisions. For example, the financial statement will show what your business has been doing in the past, and you can use this data in your planning process.

4. Using the projector, show the participants the recordkeeping cartoons (next page).

5. Ask the participants what records they currently keep. If continuing with this exercise, find out which of the record book types they currently keep and which are relevant to them. If not, ask the participants whether they keep sufficient records to know all the information they need about their business.

PLANNING

Time

45 minutes

Difficulty Rating

★☆☆

Objectives

1. Present what record books are and what they are used for
2. Explain the importance of recordkeeping in a small business
3. Identify what records they should keep for their (mini) business and how
4. Practice basic recordkeeping

Materials

1. Either whiteboard and markers, or easel with drawing paper and markers
2. Projector

> **TIP**
> Depending upon where they are with their businesses, participants may already have some records. You could ask them to bring these in to share with the group, and to discuss how they could be improved.

Record Keeping Cartoons





Time

30 minutes

Difficulty Rating

★★☆

(From here, difficulty rating increases)

1. Present the different types of record books that are relevant to the group.

2. Make it clear that the types of records to be used depend on which information they need for running the business. The records they prepare must be relevant to the operations of their business.

3. Illustrate by showing examples of each type of record book and a standard receipt on the projector (see examples in participant packet).

- Cash book: All the day-to-day transactions involving cash repayments and receipts are recorded in this book. Information in the cash book includes:
  - Cash in hand; Cash purchases; Daily expenses; Cash receipts
  - For balancing:
    - When you take money out = (-) SUBTRACT
    - When money comes in = (+) ADD
- Sales book: In this book you record all the information about what you sell on cash (and on credit if applicable). The sales book will show you how your sales are moving, that is, whether they are going up or down.
  - Always know how much you have been paid in cash and how much is remaining (credit) for every product you sell, and record the information in the sales book!
  - If you have customers who are paying through installments or other renting types of strategies, make sure to write down their information, how much they have paid you, and when they will finish their payments to you.

- You can make a separate book for people who owe you money if you would like. This can be called a "debtors book," as it is to keep track of people who are in debt to you.
- You may get the information for your sales book from the receipts that you give to customers. Make sure you keep a copy of every receipt and fill in your sales book at the end of each day or week.

- Credit book
  - In this book, you should record all the debts you have with your suppliers. When you get a loan or credit from someone, you then have a debt with those people.
  - Creditors are the suppliers to whom your business owes some money.
  - It is better to keep each creditor on a different page.

Record Keeping Case Study (*Optional*)

Time

30 minutes

1. Give the participants a recordkeeping case study (example below). Ask them to discuss the following questions: What were the reasons for the near failure of [Woman#1]'s business? What advice would you give her to rescue her business?

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Example Record Keeping Case Study

The following story is about [*Woman#1*]'s business, which sells improved cookstoves. [*Woman#1*] is the first daughter of a successful businesswoman in [*Village*], [*Mother*]. [*Mother*] sells solar lanterns. At age 20, her daughter [*Woman#1*] didn't want to continue her studies. Instead, she wanted to employ herself and become like her mother, selling efficient energy products. [*Woman#1*] asked her mother if she would assist her by providing some money as capital for a business.

[*Woman#1*] received [*currency* 1,500,00] from [*Mother*] to start her own business. Very soon after receiving the money, she acquired all the necessary inputs to start a cookstove business in the nearby village that was suffering from a shortage of locally available firewood.

In the beginning, her business was doing well, as the number of customers was high due to [*Woman#1*]'s willingness to provide credit. But, a few months later the sales were steadily decreasing, and no purchases of new stock were made. The financial position of [*Woman#1*] was getting worse, so she decided to close her business. Just before the close, however, she sought the advice of her mother. [*Mother*] made a visit to her daughter's shop to observe the operations.

After a thorough investigation, [*Mother*] observed the following: unrestricted drawing of funds from the business and uncollected installment payments due to the absence of a payment list in her sales book. Also, it was discovered that [*Woman#1*] was unable to calculate the profit of her business. She explained the mistakes to her daughter and told her how she could correct them. With her mother's advice [*Woman#1*] was able to keep the business open, and after some time it started to make her good profits.

EXERCISE 11: BUSINESS MANAGEMENT & GROWTH



Time

90 minutes

Difficulty Rating

★★★

Objectives

❶ Discuss business management and growth opportunities

❷ Conduct business visualization

Materials

❶ Flip chart/whiteboard, markers

❷ Optional relaxing music for visualization exercise

CORE COMPETENCIES: (1) Vision, (2) Goal setting and strategic thinking

Exercise 11(a): Business Management & Growth

1. Have participants reflect on their business model and notes they took at the start of the business section. Remember the business model has four parts: (1) business goal; (2) products/services; (3) demand; and (4) delivery model.

2. Tell them that you will now discuss business growth options. Explain:

   - In order to expand a business, the first option is to increase the scale of operations (changing business goal). This means that a higher quantity of the same product or service is made or sold to the same type of customer.
   - The second option to expand is to sell other products (changing product/services). If there isn't a lot of demand for cookstoves currently or the demand fluctuates and you'd like to make more steady money, consider adding other products to the basket of goods you sell, such as toothbrushes or other household items. By selling goods that people use daily or need to replenish, you may be able to make a more steady income.
   - Third, you can sell to a new target market (changing demand). Remember to make sure your marketing and promotion to this new target group is appropriate!
   - Sometimes it makes sense to partner with other people or businesses in the market to increase sales or distribution. This can open new delivery model options (changing delivery model).

3. Explain to participants they will now have some time to reflect on their growth goals by going through a visualization exercise that will help them focus on their thoughts and business model. This is an example of a type of exercise that will be conducted in the next few days in the empowerment section.

4. Ask participants to get comfortable. Individuals can choose to sit or lie down on the ground, or to sit in their chairs. Read from the visualization script (suggested script on opposite page), keeping your voice calm and relaxed.

5. After reading through the script, take a minute of silence to let individuals think about their visions.

6. Ask participants to pair up and discuss what they learned (five minutes).

7. Once the group is back together, have a few individuals describe how this process was for them and what they learned.

8. Ask participants to share in their pairs:

- What are the qualities I have to be a good businessperson (e.g., I am friendly, I know lots of people in the community, etc.)?
- What are qualities I could work on (e.g., take more risks, practice communicating with strangers, etc.)?

9. Have participants fill in Part 4: Management of their business plan as much as they are able.

TIP

When the participants are thinking about their business growth, make sure that they consider the gender lessons from the beginning of the training. Encourage them to challenge gender-based stereotypes, where possible.

However, some challenges, such as transportation, can actually be more difficult for women (lack of ability/know-how, not owning a car, etc.). How have women participants worked with men to overcome a transportation challenge?

Script: My Business Visualization

- Take this time to get comfortable, preparing to relax. Slowly start to relax your body. Take a deep breath in through your nose, and slowly breathe out through your mouth.
- Continue to focus on your breath, slowly breathing in your nose and out your mouth.
- Continue to breathe deeply, slowly, and comfortably, in… and… out…
- Feel your muscles beginning to relax. You are beginning to feel warm and relaxed as your muscles become loose and heavy.
- Your hands and feet are becoming more relaxed as waves of warmth cover your body. Now you are feeling very deeply relaxed and very comfortable.
- In this state of relaxation, think about what your ideal business would look like.
- As you think about this vision of your business, imagine yourself starting your day feeling excited to begin another day in your business.
- Allow yourself to feel calm, peaceful, and relaxed.
- As you think about your business, feel the excitement of having this business.
- Picture yourself as you start your day. What are you doing? What are your surroundings? What are the sounds, the smells, and the colors? How does if feel?
- Take a deep breath in… Hold this breath for a few seconds and then breathe out slowly.

- Imagine your product. What does it look like? Where did you get it?
- Imagine your customers. Who are they, and what do they look like?
- Where are you when you are interacting with your customers?
- Take a deep breath in, hold for a few seconds, and exhale.
- Imagine your customers interacting with your product. How do your customers feel? Why?
- Picture yourself successfully running your business. What does this look like? How do you feel?
- Take a deep breath in, hold for a few seconds, and exhale.
- Now describe the money you will be able to make from this business. How will you use it? What benefit do you see for your family? For yourself?
- Imagine how others will treat you in the community. How do you see yourself in the community?
- See yourself feeling positive and strong. How does it feel to be you?
- In a few moments, we will prepare to return from your journey to the future. Is there anything that could make this vision better? Remember, there is no boundary to your thoughts.
- Notice all the details of this scene. Take a deep breath in, hold for a few seconds, and breathe out slowly.
- Smile and know you can come back to this vision at anytime. Take in a deep breath in, hold for a few seconds, and breathe out slowly.
- Feel yourself becoming more awake and alert. Follow your breath and feel your mind and body reawaken.
- Breathe in, move your muscles a little, and breathe out.
- Slowly begin opening your eyes as you bring yourself back to alertness.

Time

45 minutes

Difficulty Rating

★★★

Objectives

1. Introduce a new way to think about distribution models that might be relevant to participants' businesses

Materials

1. Pens & large sheets of paper

Exercise 11(b): Supply Chain Mapping Exercise (*Optional*)*

1. Ask the participants to get into small groups and give each group a large sheet of paper and pens. Tell them to draw a market map that represents their businesses operating in a product market. A market map outlines the various actors in a market. It is a visual tool for participants to view the larger ecosystem from which they operate and can help them understand their business model.

2. Define "market" as the network of people and businesses that together move a product towards its end-users. Some market participants include manufacturers, intermediaries (people who transport the product to places it will be sold or to potential sellers), and retailers.

3. Give them instructions as follows (focus more on the participants business type):

- If you are a distributor, think about what your product is and where you got it. Draw where/who you got it from on the left of the map. If you are a producer, think about the raw materials required to make it. Draw these on the left of the map.

* *Adapted from Practical Action Market Mapping*

- Think about who buys and uses the products you make/sell. Draw these customers on the right of the map, showing the different types (e.g., households, schools, hospitals).
- Now link the different components of the market map by adding different business types into the supply chain (raw product retailer, manufacturer, intermediary 1, intermediary 2, retailers).
- Where is your business on the map? If you are a retailer, how are you able to get products to sell (e.g., does a local bus bring them to you, do you drive to the city to pick them up, is there an intermediary who brings them to you)? Make sure you include this in your map. Add any non-business links to your map. For example, maybe you sell to customers through your church group or another group you are in.

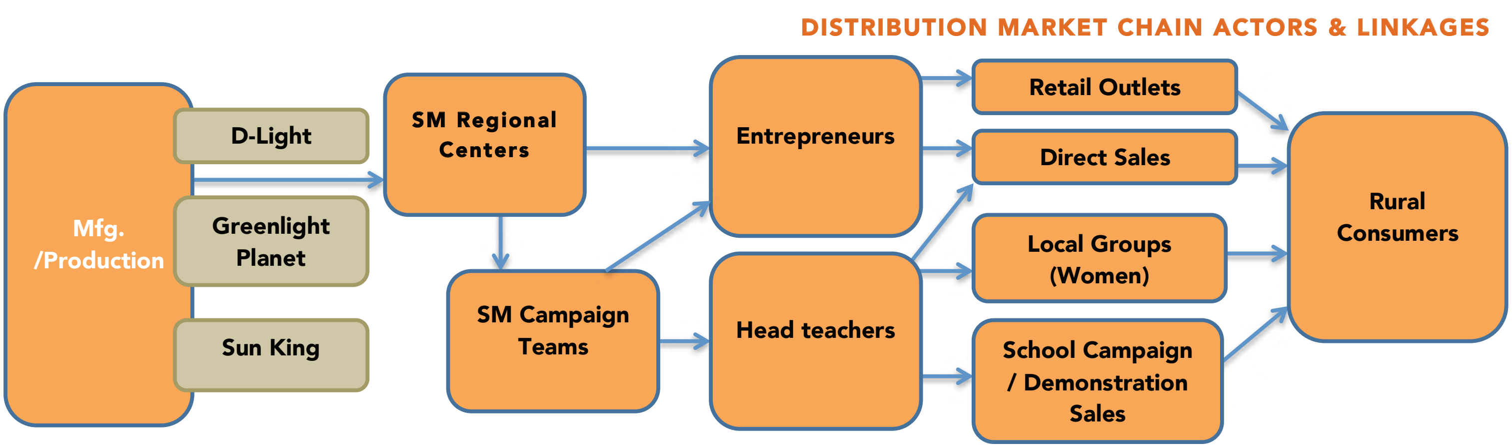
4. Once the groups have finished, ask each to present their market map to the larger group.

5. Ask the participants if there are any other target markets they don't currently work with that they might want to work with in the future.

6. Ask the participants if this activity has given them any ideas for other distribution models they might be able to use to expand their business or increase efficiency. For example, is there another market actor who can bring cookstove products to their village so they don't have to travel to the city to collect them?

7. If the groups have presented market maps for different products (e.g., cookstoves and briquettes) ask the participants how the markets interlink. Ask if there might be further opportunities for partnership or expansion here.

Example Market Map - simplified market map of a larger organization (SunnyMoney):



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In order to make this exercise clear, you might want to show an example of a market map using the projector. However, the example should show a different market to any that they will be mapping. The example offered is for a larger organization, but the ideas are similar.

Check in: Do your participants need a break?

EXERCISE 12: SWOT ANALYSIS FOR BUSINESS



Time

45 minutes

Difficulty Rating

★★☆

Objectives

1. Discuss the strengths, weaknesses, opportunities and threats for the participants' businesses
2. Explain how this analysis can help in understanding and preparing a business plan

Materials

1. Either whiteboard and markers, or easel with drawing paper and markers
2. SWOT analysis template and example (See participant handbook.)

CORE COMPETENCIES: (1) Vision, (2) Goal setting and strategic thinking, (3) Grit and resilience

1. Now that participants have visualized their business models and growth, explain that a SWOT analysis can be a useful tool. A SWOT analysis will give participants an idea of what is in and out of their control. It will help them better understand themselves as businesswomen.

2. Describe what a SWOT (Strength, Weakness, Opportunity, Threat) analysis is and discuss any questions that arise.

   - **Strength:** Strengths are within your control as an entrepreneur, including your skills and expertise. Strengths should be utilized to offset weaknesses.
   - **Weakness:** Weaknesses are within your control as an entrepreneur and include anything you feel you are lacking or missing that negatively affects how you run your business. As much as possible, weaknesses should be eliminated!
   - **Opportunity:** Opportunities are positive or favorable external factors in the environment around you that make your business ideas more viable, and that you should capitalize on (e.g., lack of competitors, cheap raw materials). Unlike strengths, which are positive internal factors of the business, opportunities are mostly beyond your control as an entrepreneur.
   - **Threat:** Threats are negative or unfavorable external factors in the environment around you and are normally beyond your control as the entrepreneur (e.g., new competition, increased price of raw materials). They adversely affect the business, if they are not eliminated or overcome. Threats differ from weaknesses in that they are beyond your control. The purpose of analyzing threats is to look for ways to avoid them or lessen their negative impact by performing counterbalancing actions.

3. Ask participants to split into pairs or small groups, preferably with other people who are undertaking similar types of business, and think about each section of the SWOT analysis in turn, looking at the SWOT template in the participant packets.

4. Ask each group to present one of the sections of the SWOT analysis. Ask others to provide any additional thoughts.

5. Once the discussion has finished, give them an example SWOT analysis for a small business (see example on opposite page).

SWOT Analysis Example for a Small Business

Strengths	**Weaknesses**
Strengths are *within the control of the entrepreneur*, and they occur at present! Strengths should be **capitalized** on to offset weaknesses. » New improvements of product » Good network with customers » Managerial experience » Comparatively cheap price » Superior technology » Product features (utility, durability) » Several responsible employees involved*	Weaknesses are *within the control of the entrepreneur*, and they occur at present. They are "lack of...," "missing...," or weak points. As much as possible, weaknesses should be **eliminated!** » Poor design of product you produce » Comparatively high price » No technical expertise of owner » Lack of promotion experience » Inexperienced managers/owners » Lack of working capital » Low level of stocks in times of peak sales » Business depends wholly on one person*
Opportunities	**Threats**
Opportunities are positive or favorable factors in the environment which the entrepreneur should **make use of**, which make her business potentially viable. They are, however, mostly *beyond the control of the entrepreneur*. They are different from strengths in the sense that strengths are positive internal factors of the business. » Few and weak competitors » Rising income of target market » Growing general demand » Technical assistance available » No such products in the market » Scarcity of product in the local market » Favorable government or community programs » Low interest on loans	Threats are negative or unfavorable external factors in the environment and are normally *beyond the control of the entrepreneur*. They adversely affect the business, if they are not eliminated or overcome. Threats differ from weaknesses in as much as they are beyond the control of the entrepreneur. The purpose of analyzing threats is to look for ways to **prepare for them** or try to lessen their negative impact. » Rising raw materials costs » Natural disasters » Changing government regulations » Too much competition » Insufficient power supply » Poor infrastructure » Family crises (e.g., illness or a death)

***Note:** Small businesses employing three to four people, rather than relying on one person, may be more likely to survive and more economically efficient. When only one person is involved, a crisis—like the death of a relative in another part of the country requiring travel, or personal illness—has a major impact on business performance. Women in particular may carry a disproportionate burden of care of family members, which is a challenge if they have no one to delegate to in a business.

EXERCISE 13: REVIEW BUSINESS PLANNING



Time

30 minutes

Difficulty Rating

Objectives

1. Discuss the purpose and basic elements of business planning
2. Introduce example business plans (case study/trainer examples)
3. Share the business plan template

Materials

1. Either whiteboard and markers, or easel with drawing paper and markers

CORE COMPETENCIES: (1) Systematic planning, (2) Goal setting and strategic thinking

1. Revisit and discuss the topic of a business plan:

- Business planning is a method to organize/write out your business model and it can help address the concerns you had when creating the SWOT analysis.
- Congratulations, you have completed the sections of the business plan throughout this training! To review:
- ***What is a business plan?***
  - A business plan is a document prepared by somebody who intends to start a business or who is already in business.
  - It gives a complete description of the business and its plans for a period of time (e.g., from one to five years). It details exactly what the business is, what it creates, who it targets, and how it is able to do all of this.
- ***Why do you need a business plan?*** A business plan is like a map. A map shows a traveler:
  - Where she is.
  - Where that traveler wants to go.
  - The distance and time that the traveler has to cover.
  - The obstacles on the route.
  - What is required to get there.
  - How to get there.
- In other words, a business plan guides an entrepreneur in her business operations. It is used internally as a working document to enable the owner to see how the business is progressing and to spot problems or opportunities as they arise. When a business plan is used as a management tool in the business, it enables the entrepreneur to:
  - Plan in a good way for the growth of his/her business.
  - Think of what type of changes might be needed in the business.
  - Help foresee challenges and find ways to deal with those.
  - Know how to control the business.
- Additionally, a business plan is a way for you to explain why your business is different from other businesses in the area.

Optional additional explanation:

Explain that business planning is similar to other types of planning that women (and men) undertake for family and community gatherings and celebrations. Encourage participants to be confident in their planning experiences, from meal planning (gathering ingredients, managing prep time) to larger community celebrations they have planned or participated in (coordinating neighbors and distant family members, providing instructions and expectations, communicating a vision for the celebration, and realizing that vision when the time comes).

2. (*Optional*) Discussion points for larger businesses: Ask the participants if there might be any other uses of a business plan. Explain that a business plan can also have an external use.

- Nowadays, any lending institution (bank) will need to see an entrepreneur's business plan to assist the bank in finding out the following:
    - How much does the entrepreneur want to borrow?
    - What does the entrepreneur want the money for?
    - When will the entrepreneur be able to repay the borrowed money?
    - Will the entrepreneur be able to pay the interest?
    - Can the business survive a setback in its plans?
    - What security is available for the lending institution?

3. Explore issues with business plan preparation:

- What common problems do people face in preparing business plans?
    - Most problems arise when people set their goals too high. It is, for example, very unrealistic for a traveler to think that he will walk from village A to village B, a distance of 400 km, in one day.
    - Therefore, when you are starting a business and preparing a business plan, you need to be honest with yourself about what you want to do. It is advisable to think small.
    - Another common problem is that people don't know how to write a business plan or think through all the steps.
    - As we have explored the elements of a business plan and how to write one, you should be able to avoid this common problem.

4. Give the participants a case study to illustrate further the importance of business plans (example provided on next page). Ask the participants:

- What are your ambitions?
    - Is your business/planned business one of a number of income generating activities or your main income source?
    - How big do you want the business to be eventually?
    - How much time do you have to devote to the activity?
    - Who else in the family is available to help?

5. Have participants look through their business plans and allow them to make any changes or edits to it as they would like.

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Example Business Plan Case Study

[*Woman#1*] was orphaned at age 14 when her father died. She was doing well at school but now she had to leave to look after her brother and sisters. At age 17 she got married, and before she was 19, she became a mother. Her husband worked while she looked after the children and household, doing the cooking and cleaning.

[*Woman#1*] would have liked to earn some income for the household, but she did not know how. She tried to do some farming but was not good at that. She thought about setting up a second-hand clothes stall in the market, but because she was busy with her children, she never made any real plans for it, so it did not happen.

When [*Woman#1*]'s husband died suddenly, however, she knew she really needed to earn money. When she thought about it more, she realized that she had developed a very useful skill—she could cook well. So she asked around, and soon became a cook and dishwasher in a small café. It was not a glamorous job, but it gave her a regular income to provide for her children.

[*Woman#1*] did very well working at the café for many years. She developed a way of cooking chicken that all of her customers really liked, and she contributed to the café being a great success. However, when she was 45, the café owner decided to sell the business. Although she did not need as much income since her children were grown, [*Woman#1*] felt dejected, defeated, and discouraged. She had found something that she knew how to do and succeed in, yet now she had to stop.

She took a piece of paper and a pencil and sat under a tree. She thought that this must be a sign that she was near the end, so she settled down to write her last will. However, when she started writing, she found herself writing what she would like to do in future and what she could do to make these future dreams come true. She realized that there was something that no one else could do as well—cooking very good chicken dishes. She made a proper plan on the paper of how she could continue to do this by setting up her own business.

[*Woman#1*] got up from under the tree and took the paper that she had written to the café owner. The owner read her business plan and agreed that it looked very good. He knew how skilled she was at cooking chicken and knew that she would do well as a businesswoman, so he decided to invest some of his money from selling the café. He gave her a small loan to start the business.

[*Woman#1*] started frying and selling chicken door-to-door in her hometown. Her chicken tasted very good, and at 55 years of age, for the first time in her life, she found that she was running her own very successful business. Her life was saved by writing a simple business plan.

Her Story: Fausta

Woman Highlight from the Resource Guide!

We suggest sharing the below story with participants by printing out and reading aloud as a group.

Household air pollution in Tanzania contributes to an estimated 18,900 annual deaths as 95% of the population continues to use solid fuels for cooking in Tanzania. This causes not only dramatic health problems (leading to high death rates), but also to increasing deforestation. With a heightening fuelwood deficit, women are walking further and further to collect fuel.

Fausta Ntara from Mwanza, Tanzania, is 60 years old, married, and has four children. Fausta has long been an entrepreneur, working to support her family in addition to her normal household responsibilities. She started manufacturing and trading improved cookstoves in 2003 after attending a business seminar in Dar-es–Salaam. It was there that Fausta first learned about charcoal cookstoves and the impact of traditional cooking on her health and that of her family. Through the seminar Fausta was also introduced to the necessary technical knowledge to begin and run her own business. Inspired, Fausta began visiting business exhibitions in Uganda and Kenya to learn about other types of clean cookstoves. Before long, Fausta was running a business producing and selling improved cookstoves.

Fausta was recruited into GVEP's Developing Energy Enterprises Project (DEEP) in 2010 where she received training and gained vital business skills like management, recordkeeping, and financial planning, as well as access to the Loan Guarantee Fund in order to expand her cookstove business. The recordkeeping training has not only helped Fausta improve her business, but it also encouraged her to open a bank account. She knows how much she is spending and how much she earns, therefore enabling her to plan her savings and how much to spend on raw materials. Fausta has kept reliable records and can now map her business progress. Increased marketing skills have allowed her to expand her customers' reach, as she uses local meetings, flyers, and brochures to advertise her products. Fausta has developed strong networks and has made numerous customer contacts. She is well known in the Lake Zone as a result of GVEP's marketing and promotional activities, thus increasing the number of customers who purchase her products daily.


CREDIT: GVEP INTERNATIONAL

As a result of GVEP's mentorship, Fausta was able to complete her business plan and use it to secure a loan from a financial institution in the Loan Guarantee Fund. Through loans totaling (TZS) 4,000,000 (2,470 USD), Fausta has been able to purchase raw materials in bulk, afford a welding machine and a metal grinder, and she now rents a workshop for her business. "Initially, I could not qualify for a loan from financial institutions.... GVEP supported me and put my business back on track," says Fausta.

Fausta now produces different types of cookstoves using raw and recycled materials. She makes charcoal stoves, ovens, and other improved cookstoves, giving consumers a range of products to choose from. She works hard to improve customer relations and service skills. Fausta regularly conducts after-sale follow-ups on the functionality of the cookstoves and has a strong customer base, many gained through client referrals and recommendations. In a month, Fausta can sell four to eight large, institutional cookstoves, eight to 15 medium to large cookstoves, about 50 to 100 medium cookstoves, and 300 to 500 small cookstoves. After expenditures, this provides her with a total monthly net profit of TZS 400,000 (250 USD), a 50% increase on revenues prior to her involvement with GVEP.

EXERCISE 14: BUSINESS WRAP-UP & NEXT STEPS

1. Briefly review the basic topics covered in the business training.

2. Ask the participants if they have any further questions.

3. Ask each participant to state one new thing she has learned.

4. Tell the participants what support they will receive in the future from your organization. This might include regular one-on-one mentoring from an allocated business mentor with whom each of them can build a strong relationship. It might include invitations to attend further training courses, such as advanced business or technical skills.

5. Ask participants to reflect on the following, and encourage them to share with the group:

   - How do I feel about moving ahead with what I have learned? Do I feel overwhelmed? Confused? Confident? Scared? Excited? What are the thoughts that I am saying to myself?
   - How can I think about my future plans so that I keep motivated? For example, if someone states that they are scared that their business will fail, this thought could be turned around in the following way: "I have learned important skills, and if I am persistent in using these skills I can succeed."

6. Briefly introduce the next section of the training: Empowerment. Explain that with any new activity, individuals will face barriers in moving forward, either externally or internally. In this next section of the training, participants will look internally—exploring themselves and their strengths to work on enhancing their self-awareness, self-confidence and expressing their voices.

7. Ask the participants to fill in the business feedback form in their participant packets. Make sure that they do not write their name on the form and stress that it will be anonymous. Have them carefully rip out the feedback forms from their participant packets and turn them in when completed.

TIP

Depending on how long the business exercises have taken, the energy level of the participants, and your selections for the activity timeline, some of the business exercises should be the first exercise(s) on Day 3 of the training.

Time

45 minutes

Difficulty Rating

★☆☆

Objectives

1. Reflect on the business exercises
2. Identify potential barriers to moving forward in participants' and trainer's business activities
3. Identify further support they will receive beyond the training session
4. Solicit feedback from participants on their experiences during this training

Materials

1. Business feedback form

FINDING YOUR VOICE: EMPOWERMENT

Overview

1. Introduction to Empowerment
2. Building Trust in Ourselves
3. Understanding Oneself
4. Understanding Our Core Beliefs
5. Identifying & Appreciating One's Strengths
6. Developing Positive Mental Habits
7. Managing Fear & Risk
8. Knowing Ourselves Through Our Bodies

Proposed 2-day Empowerment Exercises Schedule

Session	Day 1	Day 2
Morning A	» Introduction to empowerment section (20 mins) » Myself—My Friend (45 mins)	» Review of Day 1 » Personal behavior change (60–90 mins)
Break		
Morning B	» Tree of life (90 mins) » Understanding and overcoming limiting beliefs (70–100 mins)	» My next growth steps (60–90 mins)
Lunch		
Afternoon A	» Intentions (20 mins) » Understanding our core beliefs (60–90 mins) » My best qualities (45 mins)	» Addressing and overcoming fear (105–120 mins) » Body dialogue (60–75 mins)
Break		
Afternoon B	» Cognitive reframing: negative to positive (30–45 mins)	» Feedback for empowerment section

Note: Several of these activities do not have exact time frames, and may take less or more time to conduct.

INTRODUCTION TO EMPOWERMENT SECTION

Time

20 minutes

1. Provide a brief introduction of what will be done in the empowerment section of the workshop, and provide an outline of this part of the training.

- These processes and exercises will be very different than most workshops you have participated in before. We will be doing activities that allow you to think about who you are, what you believe, and what your hopes and dreams are.
- This is a time for each of you to focus on yourself. It is a time that you can take a look at your life, how it is now, and what you want for your future.
- If you allow yourself to participate fully, you will find that this process has great potential to enhance your life.
- It is important that you are open to this process. We are all working together, and we are here to support each other. All emotions are welcome—joy, anger, sadness, happiness, frustration, hope, and more. Let yourself experience these emotions. We want you to feel safe in this space and will support you as you need us.
- **Why are we doing this empowerment training?**
    - Understanding ourselves makes it easier to understand the people around us, including our clients. This helps us build positive relationship with others, so we can better serve them.
    - It improves our confidence and capacity to examine our business to help it grow.
    - It gives us the mental tools to more effectively manage our emotions and help us take on new challenges.
- The processes that we will learn in this section will give us the tools to independently reflect, assess, and grow—as individuals and as business owners.

TIP

Revisit the agreement made in the beginning of the workshop. Ask participants if they have anything else they would like to add before beginning this session.

TIP

A good transition here is to take ten minutes to do one of the activities on the following page, based on your participant's desires. The first option is calming and relaxing; the second option is more physically active.

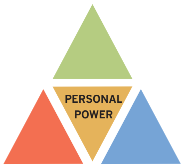
Option 1: Calming and soothing, silent meditation (recommended to have relaxing background music)

- Sit comfortably, and let your hands rest loosely in your lap, or by your side. Close your eyes.
- Take a long, slow, deep breath in through your nose. Hold the breath for just a moment and then exhale through your mouth. As you exhale, feel that you are carrying away all stress and tension you are holding in your body.
- Take another slow breath in through your nose. Fill your lungs completely. Hold it for a moment... and release the breath through your mouth. Empty your lungs completely as you breathe out.
- Feel that the tension in your body has begun to loosen and subside. Take another deep breath in. Hold, and then let it go. Feel yourself relaxing more and more deeply with each breath.
- Bring your awareness to your feet and toes. Now breathe in deeply through your nose, and as you do, gradually curl your toes down and tense the muscles in the soles of your feet. Hold your breath for just a few seconds and then release the muscles in your feet as you breathe out.
- Now bring your awareness to your leg muscles. Breathe in deeply and as you do, point your toes up towards your knees and tighten these muscles. Hold for just a moment, and then let those muscles relax as you exhale. Take a deep breath in, and tense the muscles in your thighs. Hold for just a moment and release all those muscles and relax.
- Draw in a nice deep breath and gradually tighten the muscles in your buttocks. Hold this contraction for a few seconds, and then release your breath. Feel the tension leaving your muscles. Feel them relaxing completely. Draw in a nice deep breath and then tighten your stomach muscles. Hold for a moment. Now release your breath and let your muscles relax.
- Bring your awareness to the muscles in your back. As you slowly breathe in, arch your back slightly and tighten these muscles. Now release your breath and let the muscles relax.
- Pull your shoulders up towards your ears and squeeze these muscles as you breathe in deeply. Now breathe out completely. Let your contracted muscles to go loose and limp.
- Feel the heaviness in your body now. Enjoy the feeling. Breathe in again. Clench your fists and tighten all the muscles in your arms. Squeeze the muscles as you hold your breath. Now release and gently breathe all the way out. Let your arms and hands go loose and limp.
- Now tighten the muscles in your face by squeezing your eyes shut and clenching your lips together. Breathe in fully. Hold this for a moment...and now breathe out and relax all your facial muscles. Feel your face softening.
- Take a deep breath in, and then open your mouth as wide as you can. Feel your jaw muscles stretching and tightening. Now exhale and allow your mouth to gently close.
- Take one final deep breath in, filling your lungs completely. Hold for just a moment, then release and relax. Let all that air carry away every last bit of tension.
- Feel yourself relaxed from the top of your head to the tips of your toes. Enjoy this feeling and know you can come back to this feeling at anytime by revisiting this breathing exercise.
- When you are ready, open your eyes.

Option 2: Active activity, such as musical chairs

In this option, identify a culturally appropriate active exercise. One example is musical chairs where chairs are placed in a circle facing out with one less chair than number of participants. When the music plays, everyone moves around the chairs, when the music stops, everyone needs to find a chair. The one person who doesn't find a chair is removed from the exercise. At this point, one chair is removed and the game continues. This goes on until there is only 1 chair and two people going around. The last person to get a seat wins.

EXERCISE 1: MYSELF - MY FRIEND



CORE COMPETENCIES: (1) Cognitive awareness, (2) Managing self

Time

60 minutes

Objectives

1. Direct participants' focus and attention to themselves (rather than their roles for their family or community)

Materials

1. Whiteboard and markers, or easel with drawing paper and markers

Exercise 1(a): Myself - My Friend Introduction

1. Introduce this first exercise:

   - We often think of ourselves in the context of our families or our communities, with the focus on supporting or strengthening these things. We look less at ourselves and how to support or strengthen ourselves.
   - In order to more effectively serve our families or community, it is critical that we become strong individuals.
   - It's important to know who you are so you can be a good sales person. Having confidence in yourself is critical!
   - It's also important to know our own strengths and weaknesses, so we know where we can improve.
   - If we want to change things, it is often difficult (even impossible) to change others, but we can change ourselves and our reactions to things that happen to us.
   - We will review the idea that it is important to take greater responsibility for our actions/reactions, in different sections of this training (e.g., the leadership exercise on being proactive).

2. Ask the participants to say the first thing that comes into their minds when asked to think about themselves. Write the comments on the flip chart. If they don't mention anything, start the discussion by asking them if they feel any of the following: Embarrassed? Shy? Silly? Concerned others will judge them? And so forth.

3. If these emotions come up in the discussion, ask the participants to allow themselves the next few days to think about just themselves. Let them know they have permission to do this. Gauge how comfortable people are in doing this. Encourage them to have fun with this idea and give it a try.

Time

20 minutes

Additional Exercise (*optional*)

1. Have participants reflect on and write down their ten top values that guide them in their life.

2. Now have them pick five of those ten that are most important to them (write a new list with just those five).

3. Now have them pick three of those five that are most important (write a new list with just those three).

4. Give participants one minute to reflect on these values. Encourage them to regularly reflect on and remember these values, and to think about how these values guide their lives or how they would like them to better guide decisions they make.

> **TIP**
>
> You may find resistance to discussion, as women in some cultures are taught that it is greedy to think about themselves. Remind them that it is important to take care of themselves, and knowing themselves is an important part of this. You may be able to use a culturally appropriate story that emphasizes this idea.

Exercise 1(b): Myself - My Friend*

Time

30 minutes

Objectives

1. Direct participants' focus and attention to themselves

Materials
(Optional)

1. 4–5 small mirrors
2. Relaxing music

1. Explain that it is important to get to know who you are as an individual. Use the following points:
   - Oftentimes we do not have the opportunity to think much about ourselves, whether this includes our good qualities or ways we want to be a better person.
   - The more you understand yourself, the easier it is to learn about how you can live your life in the way that is important to you. This will give you more confidence in everything you do.
2. Have the participants either close their eyes or sit quietly as they look at the mirror (optional). Have them take three gentle breaths in and out to get them in a relaxed state. If they are using the mirror, they should take about 30 seconds to look at themselves, pass the mirror along to another participant, and then close their eyes.
3. In a gentle voice, lead the group as the music plays in the background with the following statements (five to ten minutes).
   - Who do you see? What do you look like?
   - Ask about daily life: What do you do? How do you feel about what you do?
   - Talk to yourself about your feelings, thoughts, fears, frustrations, happiness, dreams. Use your hands to feel your face.
   - Hug yourself. Imagine that you are your own best friend. Smile at yourself.
4. De-brief: What were your feelings when you imagined yourself? Have three to five participants respond. If there were feelings of sadness, how would participants want to feel? Do they think it is possible to not be sad when they think about themselves or their lives? What would that look like?

* Adapted from Manisha Gupta and Masum, India

5. Have participants write a positive statement about themselves on a sticky note or paper. Tell them that they can read this note at any time to remember this positive aspect of themselves (e.g., I am strong, I am beautiful, I am capable of being a successful businesswoman, etc.).

TIP	You may find resistance to participate in this exercise. Some individuals may not be comfortable to see themselves in the mirror (in some cases they may never use mirrors). There may be sadness or unpleasantness associated with looking at themselves, which might manifest in nervous laughter or dismissive remarks. Try to encourage them to do this exercise. Let them know that it is when we do things in ways we never did before, or think about things in ways we never did before, that our lives can change for the better.

EXERCISE 2: TREE OF LIFE*

CORE COMPETENCIES: (1) Cognitive awareness, (2) Managing self

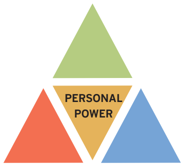
1. Explain that trees have a universal meaning in many cultures and represent "life." This exercise will use the image of a tree and it is meant to help the participants reflect on their own lives so they can better understand how they became the women they are today and how they can continue to grow in the future.

2. One can also use the analogy of a plant—one that has roots, a stem, fruits/flowers, and buds. You may want to have small plant to use as a display for the group.

3. Have participants open their participant packets to the drawing of the tree with roots, a trunk, fruits, and buds. Use one yourself to illustrate the instructions.

4. Present a flip chart with the following instructions on how to label the different parts of their personal trees of life. Read through each bullet point, and then repeat it in your own words:

   - The ROOTS represent your history and life experiences. This includes your family, friends, and community. All of these experiences have shaped—in both positive and negative ways—your beliefs about the world. These beliefs continue to influence your daily life now. It is important for you to recognize how your experiences have shaped your life and determine how you want to use those past experiences to strengthen your roots and build a stronger future.
   - The TRUNK/STEM represents everything about your life today: how you think, what you do, who you live with, your work, your family, your community, etc. It is important to become aware of all these aspects of daily life so that you can continue to strengthen yourself as a person.
   - The FRUITS represent your biggest accomplishments. It is important to recognize and appreciate what you have accomplished.
   - The BUDS represent your hopes and dreams for the future (whether small or large). The new buds are created and supported by the energy that comes from your roots and your trunk. They serve as the basis for the fruits of your life. These buds continue to be created, as they represent all of the new things that you want to happen in your life. Each new bud represents where growth happens in your life.
   - Knowing what you want—your hopes and dreams—is important for your future. The clearer you are about what you want in the future, the better you are able to draw from your own resources (building upon your roots, trunk, and fruits) to make that happen.



Time

90 minutes

Objectives

1. Allow participants to reflect on their lives and their selves

Materials

1. My Tree of Life handout (participant packet)
2. Crayons or colored pencils

* Built upon and adapted from: Hope, A. & Timmel, S. (1999). Training for Transformation. A Handbook for Community Workers, Volume 2. Practical Action Publishing: Bourton on Dunsmore.

5. Explain to the group that like a tree, we continue to grow. And like a tree, we can improve how well we grow by ensuring that we are supporting ourselves in the best ways possible. In the case of an actual tree/plant, we make sure the soil is rich in nutrients, it gets enough water, and has access to regular sunlight. For ourselves, we need to ensure that we are taking care of all aspects of our lives, our minds, our bodies, and our spirits. By taking care of ourselves as individuals, we can continue to become stronger and grow more beautiful in the world.

6. The first step in taking care of ourselves is to understand who we are and where we are in our lives. Once we begin to understand ourselves better, we can progress in our lives. While we cannot change the past, we can change how we reflect on our past.

7. Now ask the participants to begin naming or drawing things that support their own trees of life, starting with the roots. Explain that participants can either write words or draw things or symbols next to their respective roots, trunks, fruits, or buds (e.g., for the roots, they might want to draw the house where they grew up as children or the face of a particular school teacher who supported them, etc.). Give an example by referring to your own photocopied tree (should be on display), and write or draw some examples of your own personal roots. These can be real or invented, depending on how comfortable you are with sharing.

8. Stop after each section until everyone has shown they have finished by putting down their pencil or crayon, and then give the instructions and a demonstration for the next section. For the section on "achievements" ("fruits"), emphasize that they do not have to look for big things, but for things they feel they have done well in their life, like raising their children.

9. When they have finished, ask the participants to split up into groups of three or four and to share their drawings with each other. Emphasize that they are free to share those parts of their tree that they want to, but they do not have to share everything. Ask participants not to comment on what their group members say as they are talking, but just listen. Allow the groups approximately 30–45 minutes to share and ensure all participants are able to share.

10. Bring the participants back together, and read the following set of questions, one at a time. Allow some time to discuss each question before moving on.

    - How did you feel when you shared your experience? What was easy? What was difficult?
    - How did you feel when you were listening to someone else's tree of life? What was easy? What was difficult?

11. Ask the participants if, while they were discussing their trees, they noticed any similar experiences in their own lives. They might respond by giving shared experiences of being disadvantaged because of being a girl/woman (e.g., their parents choosing to educate a male child rather than them, being left alone to

care for their children during the war because their husbands had run away, etc.).

12. Explain that women often share similar experiences. This could include not having the same rights, power, and opportunities as the men in their families, communities, and society. This exercise is a way to understand the way things are. But we each have an opportunity to change, to build a stronger tree.

13. Explain that it is important to reflect on what experiences and life habits have helped strengthen their lives and what experiences and life habits have made it more challenging to grow.

14. Review the following questions with the women as they reflect on how they want to build a stronger tree:

    - What are the strengths at my roots that support a strong "me"? Do I have a strong support system in members of my family or my friends, or do I keep myself in isolation? Do I focus on experiences in my past that make me feel stronger, or do I focus on the pain and challenges I have faced?
    - What are the strengths at my trunk that support a strong "me"? Do I take care of myself, find nourishing foods, and take care of my body? Do I think about positive things that I want for my life, or do I spend my time feeling sorry for myself or angry about my life?
    - What can I appreciate about all of the things that I have accomplished, and how does this help me in my future goals? Do I remember my good qualities, or do I only see my faults and failures?
    - How can I look at my future hopes and dreams? How does it feel now as I look to my future?

15. Give everyone about five more minutes, and then invite participants to say something about their experiences with this exercise. Emphasize to the participants that there are many ways that one can improve their experience of life and building a stronger "me" is one of them. Participants should keep their trees of life as a reminder of these aspects of their lives. In the next several exercises, we will dig a bit deeper into these issues.

TIP

When going through this exercise, take enough time to explain any areas of the activity that participants may not fully understand, and make sure they have enough time for each section.

TIP

Encourage non-literate participants to use simple drawings to illustrate each part of the tree.

EXERCISE 3: LIMITING BELIEFS

CORE COMPETENCIES: (1) Cognitive awareness, (2) Managing self

PERSONAL POWER

Time

70-100 minutes

Objectives

1. Discuss the concept of a limiting belief
2. Share limiting beliefs
3. Develop an understanding of how to reframe these beliefs
4. Practice new beliefs

Materials

1. Whiteboard and markers

Exercise 3(a): Understanding & Overcoming Limiting Beliefs

1. Explain the following to the group:

- Our hopes and dreams, the buds in our trees, are affected by what we believe. In fact, what we think about every day is related to what we believe. For example, if I believe that I can be a successful businessperson, then I think about ways I can become a successful businessperson, such as looking for customers or thinking about where to sell my products. These beliefs come from and are affected by our history and life experiences, our roots. If I see successful businesspeople in my community, and I was encouraged to pursue independent activities when I was younger, I may be more inclined to believe I can be a successful businessperson.
- My daily thoughts about what I can do or be affect my activities or the experiences I may have. If I think I can be a successful businessperson, I will pursue activities that can help me be a successful businessperson, such as participating in a training like this!
- Oftentimes when we think about our goals, other thoughts can come to our mind that make us doubt ourselves or feel hopeless. These are referred to as limiting beliefs.
- A limiting belief is a belief that a person has that makes her doubt what she can do or be. It can come from making an incorrect conclusion about something in life. For example, a person may have the limiting belief that she is not smart enough to succeed in business and therefore she decides not to try. If she has failed before in business, she may have the limiting belief that she will fail again and may decide not to try again.
- However, beliefs are simply a way of thinking that we have grown accustomed to (thought habits or patterns), and therefore, they can be changed.
- It is important to know what you believe and understand what beliefs are limiting you or holding you back. Then you can start to transform these limiting beliefs into constructive, supporting beliefs.
- Another way you can think about limiting beliefs is that they also come in the form of: excuses, negative thoughts, worries, justifications, fear, etc.

- At first it may be hard to recognize our limiting beliefs, and we may have trouble realizing that they are not truths!
- We can explore our limiting beliefs by asking ourselves a few questions:
  - What negative thoughts come into my head when I think about my goals?
  - What unnecessary assumptions do I make about achieving my goals?
- Here are some common limiting beliefs:
  - **Hopelessness:** My goal will never be reached under any circumstance.
    - I'm hopeless in social situations, so how could I get someone to buy a product?
    - It will never work.
    - I will never succeed selling cookstoves.
    - I'm no good at…
    - There's no point in trying.
  - **Helplessness:** My goal can be achieved, but I lack the ability to achieve it.
    - Why does this always happen to me?
    - This is a man's world.
    - I always get it wrong.
    - I just don't have the skills to be successful.
  - **Worthlessness:** I don't deserve to achieve this goal because I'm not good enough.
    - I am not confident in my abilities to be a successful businesswoman.
    - I'm worthless.
    - When I talk, people get bored.

2. Ask participants to think of and write down one of their limiting beliefs. Have several participants share their limiting beliefs (write these on the board).

3. Explain to the group that oftentimes our limiting beliefs create an inaccurate picture of what is really going on in our lives. This can lead to flawed (inaccurate) thinking that life events are unchangeable. While some life events are indeed out of our control, we have more power over our thoughts and experience than we often realize.

4. Review with the group different flawed thinking patterns.

- **Self-blame**
  - Inaccurate self: Because I forgot to get all of my supplies day, I'm a bad person.
  - Accurate self: I forgot my supplies, but I can understand why that happened so it happens less in the future.
- **Irreversibility**
  - Inaccurate self: Because I missed the deadline, there will never be another opportunity.
  - Accurate self: Even if I missed this chance, I can continue to search for another opportunity.

- **Over-generalization**
  - Inaccurate self: Person A was mean to me. Nobody likes me.
  - Accurate self: Person A is a gift to help me learn or understand something. Those who challenge us can be our greatest teachers!
- **Black-and-white thinking**
  - Inaccurate self: My life is worthless without my husband.
  - Accurate self: While my husband is a good man, he does not define my worth.
- **Personalization**
  - Inaccurate self: My mother-in-law is mad because she hates me.
  - Accurate self: My mother-in-law may be upset for many reasons that I am not aware of, like her poor health.
- **Overreacting**
  - Inaccurate self: I forgot to order enough cookstoves from the distributor, and now my business will fail.
  - Accurate self: Because I forgot the order today does not mean my business will fail. I will order them tomorrow.

5. Have a group discussion where each of the limiting beliefs listed on the board are reviewed. Using the flawed thinking examples, see if they can identify the type of flawed thinking and propose a more accurate way to think for each of their limiting beliefs. This process of reviewing our thoughts and coming up with a new way of thinking that is more supportive of our goals is referred to as "reframing."

6. After the group discussion, let them know that they will be practicing this on their own in a moment, but first share a few more guidelines about the reframing process.

7. Continue the discussion with the group:

- Sometimes, it is easy to reframe our beliefs so that they help us reach our goals. Sometimes it is more difficult. Here are some guidelines to help you reframe your belief:
  - Concentrate on only one limiting belief at a time (have individuals choose one limiting belief they each want to work on)
  - Ask yourself: Why do I have this limiting belief? Where did this limiting belief come from and since when have I had this limiting belief?
  - Ask yourself: What if I didn't believe this?
  - Start looking for evidence that this limiting belief is not really true (e.g., I have some good qualities, I can learn new things, I am a nice person).

8. Have each participant share her limiting belief, why she has this limiting belief, and what evidence there is that the belief isn't true.

9. Now that they have started to understand that their limiting belief may not be accurate, ask the group to start reframing their belief. Spur their thinking by asking:

- What would I like the belief to be?
- How can I reframe this belief so that it is positive?
- Are there other people I know that hold the opposite belief? How does that work for them? Could that work for me?

10. Have participants share in pairs.

11. Have participants share with the group how they turned their limiting beliefs around/reframed their limiting belief. Ensure that the new beliefs are positive and help the individuals move towards their goals.

12. You can provide some examples of reframed beliefs:

- There is always a way if I'm committed.
- There are no failures, only outcomes—as long as I learn something, I'm succeeding.
- I find great joy in little things…a smile…a flower.
- I give more of myself to others than anyone expects.
- If I'm confused, I'm about to learn something.

13. Now that they have reviewed some limiting beliefs, let them know there will be an opportunity to do a personal exercise to review different areas of life, but first it is important to learn one more technique.

A note on feelings and thoughts: As participants are reviewing their limiting beliefs, they should focus on how it feels when they says these limiting beliefs. They should also notice how this changes when they say their reframed belief. Do they feel happy and strong when they say the reframed belief or do they feel doubt? It is important to ensure that participants feel confident in their reframed belief.

Related to this, ***ensure that participants take time to reflect on where their limiting beliefs have come from.*** From this place of deep understanding of where a limiting belief comes from, a good reframe can be made.

Time

20 minutes

Objectives

1 Discuss the concept of intentions

Materials

None

Exercise 3(b): Introduction to Intentions

1. Introduce the idea of an **intention**:

- It is important to realize that we can change what we believe and what we are thinking at any point in time. And by doing so, we have the capacity to change how we experience our environment.
- A very powerful type of thought is an "intention." What we desire and intend is what we become. An intention is a directed piece of thought that contains the seed of what we aim to create. When you have an intention, you create a will to be a certain way or do a certain thing, and from this will comes action. An intention can be the anchor for future positive thoughts and behaviors.
- An intention is a statement expressing an action to reach a desired purpose or goal.
- Creating an intention:
    - A strong positive feeling/emotion should accompany the intention.
    - An intention works best if it is said in a short & powerful manner.
    - An intention paired with an image of your desired purpose or goal can have more power.
- An example of an intention: I am practicing patience and will work hard to achieve my goals. (An image could be myself as a smiling, successful businesswoman counting profits from the week.)
- While an intention may start as a statement you think or say out loud, it can develop into something that you experience or become. Once you create this thought and are willing to share it with yourself and others, it can then grow and expand as part of your life.

2. Ask two to three participants to give examples of intentions.

3. Continue with additional information on intentions:

- When we create an intention, we often (almost immediately) face our limiting beliefs. We often feel justified in our conclusions, but more commonly, these beliefs hold us back and create more obstacles than actually exist.
- In the next exercise we will review some core beliefs that we hold and see how we can create intentions to become stronger, more successful individuals.

TIP

Take a 15–20 minute break to do a fun stretching or active activity. Refer to notes in the "Hear: Brainstorm Teaching Methods" area of the HCD section for help with choosing an activity.

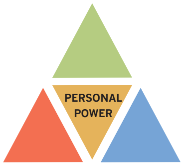
EXERCISE 4: UNDERSTANDING OUR CORE BELIEFS*

CORE COMPETENCIES: (1) Cognitive awareness, (2) Managing self, (3) Independence and self confidence, (4) Assertion/voice

1. Conduct this exercise as a group discussion. Explain:
   - This will be an inner examination of our belief systems. The purpose of this activity is to reflect on our core beliefs and identify any limiting beliefs within each of our core beliefs. We will then practice intentions to turn around limiting beliefs that are not serving us. We can then move forward with more confidence in and awareness of ourselves.
   - There are six core beliefs that relate to our success and growth: (1) self-responsibility, (2) self-esteem, (3) trust in a higher purpose, (4) positive attitude, (5) continual growth through life, and (6) owning your power.
2. Go through each of the core beliefs on the following pages.

> **TIP**
> Some of these concepts will be difficult to translate or convey. Use stories, pictures, or other visuals to assist with the group's understanding and clarify during the discussion.

> **TIP**
> Remind the participants that these reflections are only related to where they see themselves now. This does not reflect how they may see themselves in the future, and with time, things can change for the better.



Time

60-90 minutes

Objectives

1. Allow participants to reflect on some of their beliefs and how these beliefs influence their life experiences

Materials

1. Whiteboard and markers

* This exercise is adapted from Gershon and Straub (2011) *Empowerment: The art of creating the life that you want.*

Self-responsibility

1. Explain the definition of self-responsibility being used for this exercise:

   - **Self-responsibility** refers to the belief that we have control over our thoughts and actions.
   - It refers to the idea that we have the ability to choose our response to what we experience in the world.
   - For example, when misfortune happens, what do we think? Do we think it is because of our bad luck or because of something that someone else did?
   - If we think about events in this way, we often see ourselves as victims of the world or other people.
   - If we focus on ourselves as victims, it can be difficult to change because we may feel hopeless, as if we don't have control over our lives.
   - Now, examine how you feel when you don't see yourself as a victim of your circumstances.
   - For example, say someone has stolen money from your home; a different response may be, "I am angry that this has happened. Now what can I learn from this situation and find a way forward?"

2. Review the following with the group:

   - Do you understand this definition of self-responsibility?
   - What limiting beliefs come up when you think about self-responsibility?
   - Some common limiting beliefs are: I'm a victim of forces beyond my control; I am helpless; I don't know how to deal with difficult things; I stay confused so I don't have to take responsibility for my life; I can't change my life, I've got bad karma; It is better if someone else takes care of me.
   - How do we feel when we say these limiting beliefs?
   - How can we reframe these limiting beliefs so that we feel stronger and more positive about the future? For example: while what happened is out of my control, I can choose how I respond in the future; I can learn from difficult experiences to make my life better; I can take control of my thoughts and actions.
   - How is having this belief (self-responsibility) helpful for your business?
   - How is having this belief (self-responsibility) helpful in your life?

3. Give everyone two to three minutes to reflect on their level of self-responsibility. If possible, have them rate themselves on the level of self-responsibility on a scale from 1 to 10 (10 being most self-responsible).

4. Have each person create an intention around self-responsibility. It should be a statement that creates a strong, positive emotion in the individual. If people are having difficulty coming up with an intention, give them some examples (listed below). Have each choose an intention that has meaning for him/her, say it out loud, and reflect on how that makes him/her feel. Have participants write theirs down.

Examples:

a. I have the power to change my life.

b. I take responsibility for my life.

c. I am willing to take control of my life.

d. I will choose beliefs that serve me.

e. I will learn from all of my life's experiences.

5. Allow anyone from the group to share her intentions (write these on the flip chart).

6. Tell participants that this concept of taking responsibility for your life, as well as tips and techniques to do so, will be further explored in the leadership section (i.e., Being Proactive).

Self-esteem

1. Explain to participants the definition of self-esteem being used for this exercise:

- **Self-esteem** is related to how you think about yourself and the belief you have of your own worth.
- This is about your willingness to believe in yourself.
- For example, do you believe you have what it takes be a successful businessperson? Do you feel worthy of being treated with respect, care, and love?
- It is important to realize your own worth as you begin any new endeavor. This gives you confidence and allows you to make it through difficult times.
- Oftentimes, we are faced with many criticisms from others about our intelligence, our looks, or our abilities. Some of us have not heard positive things about ourselves. These criticisms can shape how we think about ourselves.
- In this exercise, we will see that each individual can create her own positive sense of self (and we don't have to rely on others to feel valuable or strong).
- This idea may be difficult, as you may not have thought of yourself in this way before. Give it a try. For example, instead of thinking to yourself "I am not good enough," another way to look at this could be, "I have some good qualities, and the more I learn, the better I get."
- Imagine yourself having self-esteem in areas where you have not had any success in the past.

2. Review the following:

- Do you understand the meaning of self-esteem?
- What limiting beliefs come up when you consider the idea of self-esteem?

- Some common limiting beliefs include: I can't; I'm stupid; There's something wrong with me; I'm not good enough; I'm not lovable; I'm not worthy; I don't accept myself.
- How do we feel when we say these limiting beliefs?
- What are some ways to reframe these limiting beliefs? I accept myself as I am; I am capable of doing many different things; I am as deserving as others to have prosperity.
- How is having this belief helpful for your business?
- How is having this belief helpful in your life?

3. Give everyone two to three minutes to reflect on their level of self-esteem. If possible, have them rate themselves on the level of self-esteem on a scale from 1 to 10 (10 representing the most self-esteem).

4. Have each person create an intention around self-esteem. If people are having a difficult time coming up with an intention, give them some examples (listed below). Have each choose an intention that has meaning for him/her, have him/her say it out loud, and reflect on how that makes him/her feel. Have participants write theirs down. Examples:

   a. I will appreciate my many good qualities.

   b. I will accept myself as a lovable person.

   c. I recognize I am an intelligent person.

   d. I will remind myself every day I am worthy of a good life.

5. Allow anyone from the group to share their intentions. Write these on flip chart.

Trust in a higher purpose*

1. Explain to participants the concept of trust in a higher purpose as used in this exercise:

- **Trust in a higher purpose** is about being willing to have trust in purpose that is larger than ourselves (for some people this could mean God, the Universe, a sense of spirituality, or simply having a purpose in life).
- Having trust in a higher purpose can help us as we take risks and move forward in our lives. Otherwise, we may become overwhelmed by the challenges we face.
- Recognizing a belief in something larger than ourselves can help us reduce stress and cope better with our experiences. This can help us believe that there will be a way forward no matter what the circumstances are.

2. Review the following:

* ***Note***: We are not supporting any specific religion or spiritual practice. It is important to be respectful of people's religious beliefs, and in cases where people are resistant to believing in God or a higher power, allow them to be okay with their view.

- Do you understand the meaning of trust in a higher purpose?
- What limiting beliefs come up when you consider the idea of trust?
- Some common limiting beliefs associated with trust in a higher purpose include: I'm all alone in my life; I can't let go; I can't give up control; If I don't constantly look out for myself I will be taken advantage of.
- What are some ways to reframe these limiting beliefs? I believe in people; I trust I have a purpose in my life and can get through this difficult time; I feel supported by something larger than myself, even if I fail I will get back up and try again.
- How is having this belief in trust helpful for your business?
- How is having this belief helpful in your life?

3. Give everyone two to three minutes to reflect on their level of trust. If possible, have them rate themselves on the level of trust on a scale from 1 to 10 (10 representing the most trust).

4. Have each person create an intention around trusting in a higher purpose. If people are having a difficult time coming up with an intention, give them some examples (listed below). Have each choose an intention that has meaning for her, have him/her say it out loud and reflect on how that makes him/her feel. Have participants write theirs down. Examples:

    a. I recognize that I have a purpose.

    b. I recognize I am part of the world and earth.

    c. I recognize I am loved by God/creator/spiritual energy.

5. Allow anyone from the group to share their intentions (write them on flip chart).

Positive attitude

1. Explain to participants the concept of having a positive attitude as used in this exercise:

- A **positive attitude** is about the willingness to focus on the good things in a situation—to find opportunities and constructive solutions in whatever life presents. It is about keeping positive thoughts and not getting held back or distracted by negative thoughts. It is about choosing, moment by moment, to look for the best in people and the best in things around you.
- By developing positive thinking habits, you may start to notice new opportunities and be generally happier in situations that present themselves.
- This doesn't mean that you only think positive thoughts or that you ignore what is happening because it appears to be negative. In order to have a positive attitude, it is critical that you take an honest look at what is in front of you, positive and negative. This belief is about trying to find a positive way through a situation *despite* the challenges that exist.
- Your challenge is to develop new, positive mental habits.

2. Review the following:

- Do you understand the meaning of having a positive attitude?
- What limiting beliefs come up when you consider the idea of having a positive attitude? Some common limiting beliefs include: Life is a struggle; My fate in life is to suffer; The world is a corrupt place; Nothing I do makes a difference; Something bad always happens to me; It'll never work; It can't be done.
- What are some ways to reframe these limiting beliefs? I will find a way; my life is what I make of it; I see opportunities in challenges I face and can learn from them.
- How is having this belief helpful for your business?
- How is having this belief helpful in your life?

3. Give everyone two to three minutes to reflect on their level of positive attitude. If possible, have them rate themselves on their level of positive attitude through life on a scale from 1 to 10 (10 representing the most positive attitude).

4. Have each person create an intention around positive attitude. If people are having a difficult time coming up with an intention, give them some examples (listed below). Have each choose an intention that has meaning for him/her, have him/her say it out loud, and reflect on how that makes him/her feel. Have participants write theirs down. Examples:

   a. I will find a way and can turn any situation around.

   b. I will learn from every challenge.

   c. I can turn a difficult situation into a positive one.

   d. I will practice always finding the good in people.

5. Allow anyone from the group to share their intentions (write these on flip chart).

Continual Growth through Life

1. Explain to participants the concept of continual growth through life as used in this exercise:

- **Continual growth through life** is related to accepting that everything in life is always changing. If we want things to always stay the same, we may not easily accept change and will be fighting and resisting life. This can lead to stress and unhappiness. By recognizing that change is always happening and allowing ourselves to accept change, and to even grow from it, can positively impact our lives. We may be more open to opportunities, and we may take advantage of those opportunities.
- Reflect on your life and see how it has changed, and recognize that it will continue to change. One way you have already taken on this challenge is by participating in this workshop. Your participation here demonstrates your commitment to continuous learning and growth for your professional and personal life.

2. Review the following:

- Do you understand the meaning of continual growth through life?
- What limiting beliefs come up when you consider the idea of having continual growth? Some common limiting beliefs include: I'm afraid change will hurt me; Change is too painful and difficult so I'd rather keep things the same; I don't have the willpower to sustain any changes.
- How do we feel when we say these limiting beliefs?
- What are some ways to reframe these limiting beliefs? With change comes the possibility of greater opportunity; I have the opportunity to learn as things change.
- How is having this belief helpful for your business?
- How is having this belief helpful in your life?

3. Give everyone two to three minutes to reflect on their belief of continual growth through life. Have them rate themselves on their level of continual growth through life on a scale of 1 to 10 (10 having the belief of continual growth)

4. Have each person create an intention around continual growth. If people are having a difficult time coming up with an intention, give them some examples (listed below). Have each choose an intention that has meaning for him/her, have him/her say it out loud, and reflect on how that makes him/her feel. Have participants write theirs down. Examples:

   a. I learn from each experience I have.

   b. I accept that things will change in my life.

   c. I will embrace change in my life.

5. Allow anyone from the group to share their intentions (write these on flip chart).

Owning Your Power

1. Explain to participants the concept of owning your power as used in this exercise.

- **Owning your power** is about recognizing that we are the most powerful person in our own lives. We can choose how we want to live our lives. The work we do and the life we live is up to us.
- This belief is about stepping forward to be a powerful person who actively participates in life rather than one who just lets life happen.
- This power is inside all of us. By recognizing this power inside of you, you can take advantage of it. You can own it.

2. Review the following:

- Do you understand the meaning of owning your power?
- What limiting beliefs come up when you consider the idea of owning your power? Some common limiting beliefs include: My life is not my own; I am weak; I have no power; I will never amount to anything.
- How do we feel when we say these limiting beliefs?
- What are some ways to reframe these limiting beliefs? My power comes from within; there are decisions that I can make on my own.
- How is having this belief helpful for your business?
- How is having this belief helpful in your life?

3. Give everyone two to three minutes to reflect on their level of how much they own their power. If possible, have them rate themselves on a scale from 1 to 10 (10 feeling strongly they own their own power).

4. Have each person create an intention around owning their power. If people are having a difficult time coming up with an intention, give them some examples (listed below). Have each choose an intention that has meaning for him/her, have him/her say it out loud, and reflect on how that makes him/her feel. Have participants write theirs down. Examples:

    a. I create my life the way I want it.

    b. I can rewrite the story of my life.

    c. I recognize I am powerful.

5. Allow anyone from the group to share their intentions. Write these on the flip chart.

6. Ask participants to reflect on what they have learned.

TIP

This may be a good place to take a break, stretch, or play a game.

EXERCISE 5: MY BEST QUALITIES

CORE COMPETENCIES: (1) Cognitive awareness, (2) Managing self, (3) Independence and self confidence

1. Having participants reflect on positive qualities of themselves will give them more confidence and help them practice positive mental thoughts. In the group, present each of these questions and allow individuals to reflect by writing in their journals (or talking with a partner).

   - What is something that I have done that I am very proud of?
   - What is my most courageous act?
   - What qualities do I love and value most about myself?

2. Then going around the room, have each person describe their answer to either: 1) What is one thing in my life that I am very proud of? 2) What is my most courageous act?

3. After everyone has shared, thank everyone for sharing and acknowledge their strength.

TIP

Have music playing in the background.

TIP

There may be a special way to honor people in the culture—through clapping, gesturing with arms/hands, etc. Use a culturally appropriate and recognized way to congratulate each person for their accomplishments.

Option B for this exercise: Reflecting can be done by having participants think to themselves, write, draw, or pair up and talk to each other through this process. If this exercise is chosen, there still needs to be public acknowledgement for each person by the group members.

Time

45 minutes

Objectives

1. Discover the qualities most valued by participants
2. Build understanding and appreciation for participants' favorite qualities

Materials

None

TOPIC: DEVELOPING POSITIVE MENTAL HABITS

EXERCISE 6: COGNITIVE REFRAMING NEGATIVE TO POSITIVE

Time

30-45 minutes

Objectives

1. Communicate the potential for anyone to change their outlook on life

2. Introduce some techniques for shifting one's point of view to think more positive, productive thoughts

Materials

1. Projector

CORE COMPETENCIES: (1) Cognitive awareness, (2) Managing self, (3) Independence and self confidence

1. Use the following talking points to create a discussion with the group:

   - How often do you think about your goals or vision for their future? How often are your thoughts negative? How often do you think about the challenges, frustrations, or difficulties of life?
   - Making the mental shift from what is wrong with our lives to what we want in our lives is often difficult. But this mental shift is an important one. It is something that we can do at any time, in any situation—it is our choice. In life there are always things that are difficult or cause problems.
   - If we look closely at our thoughts, we can see that if we focus on only the problems, we feel bad, sad, or depressed. It is harder to find a solution when we dwell on how difficult our problems are. This is related to developing positive mental habits, as we discussed earlier.

2. Explain that there are some easy ways to begin reframing negative thoughts:

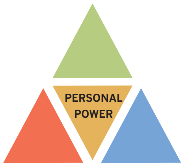
   - Use milder wording. Sometimes we use very harsh words to describe a situation or people, such as, "that person is cruel," or, "I am so stupid." Using milder wording, this could be, "I don't like how that person treated me," or, "let me remember not to do that again." This change in wording may help us feel a bit better about the situation.
   - Ask yourself, "What is the best way for me to accomplish what I want?" When you are facing a challenge or a fear, you can ask yourself this question to help you focus on the solution rather than the problem.
   - Ask yourself, "What can I learn from this?" Use challenges as an opportunity to improve yourself.
   - Ask yourself, "Is there a limiting belief behind my thought?" For example, do you have less confidence in yourself and your future because of something from your past?

3. Conclude:

   - When we think about what we want in the future (our visions), we feel uplifted and stronger. We can then more easily find a way through challenges.
   - This is about the willingness to look honestly at our situations and find the opportunities or constructive solutions in whatever life presents.
   - Remember, our work is to develop new positive mental habits! Let's see this in action in the next exercise.

EXERCISE 7: PERSONAL BEHAVIOR CHANGE*

CORE COMPETENCY: Cognitive awareness



Time

60-90 minutes

Objectives

1 Introduce and discuss the simple 5-step process for personal behavior change

Materials

None

Exercise 7(a): Personal Behavior Change

1. Explain to participants that whenever they are faced with a personal behavior or emotional challenge, they can use this five-step process to move forward in a positive way. The process and questions they need to ask are:

   - **1. Awareness:** What is my current behavior, and what is the specific challenge I face? (Try to look at different aspects of the situation and be honest.)
   - **2. Meaning:** Why is it important to me to change this specific behavior? (Understanding this can keep you motivated when you encounter challenges.)
   - **3. Vision:** How would I like to act or be? (Focus on what you want, and be careful not to focus on what I don't want.)
   - **4. Mind shift:** What do I need to change or let go of to get there? (How do I change how I think about this issue to help me move towards my vision.)
   - **5. Growth step:** What is my next step to move forward to get to my vision? (Clearly define a statement (intention) or action that will move you towards your goals. It often helps to include a visual image.)
   - ***Review -*** After you do the five steps, it's important to take some time to ask: how clear am I that I can do this? After you have spent time working on the behavior change, ask: Have I set out to do what I want to do?

2. Have participants brainstorm some common issues or challenges they face.

   - Example 1: I always become irritated when I speak with my mother-in-law.
   - Example 2: I regularly forget to write down how much customers owe me when I lend them a stove or let them pay on credit.

3. In groups of two, have the participants talk through one personal behavioral issue using the five steps. Have one person go first, with the other person providing feedback, then vice versa.

   - **1. Awareness: What is the current situation; what is the specific challenge I face?**
     - Example 1: I become very angry every time I have to speak with my mother-in-law because she always complains about my activities.
     - Example 2: I regularly forget to write down how much customers owe me when I lend them a stove or let them pay on credit because I am busy or don't think about it.
   - **2. Meaning: Why is it important to me to change this specific behavior?**

* This exercise was developed with input from (1) writings of Louise Hay; (2) Kegan & Lahey (2009) *Immunity to change*; and (3) Gershon and Straub (2011) *Empowerment: The art of creating the life that you want.*

- Example 1: If I have a positive relationship with my mother-in-law it will make my husband happy and reduce the stress it puts on me.
- Example 2: By writing down how much customers owe me, I can slowly collect my debts and my business will survive.

- **3. Vision: Where do I want to go?**
  - Example 1: I would like to have a positive relationship with my mother-in-law.
  - Example 2: I would like to collect and have all the money that is owed to me and not forget who owes me what.
- **4. Mind shift: What do I need to change or let go of to get to my vision?**
  - Example 1: One way to think about this is to realize that my mother-in-law is old and may also be suffering. I think she wants the best for her son and the family, and I can choose not to become irritated at her. Since we have the same goal of a good family life, I can try kindness and love as I interact with her.
  - Example 2: Keeping records is important so that I am able to get everything I am owed; it should be a priority of mine to do right away when I lend a stove or let a customer pay on credit.
- **5. Growth step: What is my next growth step (intention)?**
  - Example 1: The next time I engage with her, I will treat her with love and kindness, no matter how she behaves with me. Let's see what happens.
  - Example 2: I will keep my record book close to me, and every time I lend someone a stove or let them buy on credit, I will write down their names and how much they owe immediately!
- ***Review*: How clear am I that I can do this?**
  - Example 1 & 2: I know this will be tough, but if I keep my intention in mind, with time and practice, I can achieve my vision.

4. Make sure you emphasize that individuals identify an achievable task for their growth step (intention) that they will implement in the future. This should be reflected on in the 'review'.

Time

60-90 minutes

Objectives

1 Identify next growth step

Materials

1 Copy of the "My Next Growth Steps" exercise from the Empowerment section in the participant packet

Exercise 7(b): My Next Growth Steps

1. Have participants complete the "My Next Growth Steps" worksheet in the Empowerment section of the participant packet. Explain:

- Choose one personal behavioral/emotional challenge you face. This can be anything from getting upset with your husband when he doesn't do his agreed tasks, to not taking the time to care for yourself on a daily basis.
- Choose one personal behavioral/emotional work challenge you face. This can be anything from forgetting to keep track of your records, to not feeling confident in your ability to promote cookstoves.
- Go through the five steps (as outlined in the worksheet) to create your next growth step.

2. (Optional) Have each person draw on a blank piece of paper (or in their journal) an image related to her vision that will give her strength when moving forward

3. Have the group divide into pairs to share.

4. Have some people share in the large group one of their life challenges and the steps to create change.

5. Conclude:

    - This takes practice! Work on it and come back to your growth steps.
    - As you begin to practice your intentions, you can start to change your beliefs, and then your responses will change, which can ultimately help change the outcome.

❷ Blank pieces of paper or journals

❸ Colored pencils or markers

NOTE	In the leadership section there will be more exploration of what it means to have visions and a focus on creating visions for our lives and our businesses.

Exercise 7(c): Introducing Letting Go (*Optional*)

Time

15 minutes

Objectives

❶ Prepare for next section on fear and letting go

Materials

❶ Several light objects (i.e., pencil or phone)

1. Explain to participants that this is an activity to prepare participants for the next section on fear and letting go. Addressing fear and learning to let go can be important in order for individuals to move fully into their visions.

2. Have an individual (or several) stand up with their arm out and parallel to the floor. Hand that person something light to hold (a pencil, a phone, etc.) and tell them that they have to keep holding their arms out. Ask those individuals if it is too heavy to hold those objects (which should be relatively light).

3. As they are continuing to hold the objects, begin describing to everyone that sometimes there are things in our past that have happened that have created a burden that we have had to address. The pain at that time is real and often significant. But what happens over time when we keep holding on to that pain?

4. Ask the individuals holding the items if it is getting easier or harder to hold those objects up (it should generally become more difficult).

5. Then explain to the group that this is what can happen over time when we hold on to past hurts - it continues to take more and more effort and cause far more long term pain and discomfort to that person over time. It can also lead us to be more fearful or apprehensive in moving forward.

6. Explain to participants that they will now be going into some more exercises on addressing fear and letting go.

TOPIC: MANAGING FEAR AND RISK

EXERCISE 8: ADDRESSING & OVERCOMING FEAR*

Time

60-75 minutes

Objectives

1. Identify and confront a personal fear and begin the process to overcome it
2. Share limiting beliefs
3. Develop an understanding of how to reframe these beliefs
4. Practice new beliefs

Materials

1. Whiteboard and markers

CORE COMPETENCIES: (1) Cognitive awareness, (2) Managing self, (2) Risk-taking

1. Explain:

- We are going to explore ways to manage fear. You can apply the techniques we will be learning to fears you may have in your life.
- First, each of you will identify and address a fear, and then you will work to overcome it. Use your emotions to gauge how you feel. Try to notice if you are feeling more or less fearful.
- When you are able to overcome fear, you may be more willing to take risks—a key quality of a successful entrepreneur.

2. Instruct participants through the exercise:

- Take a few deep breaths. Place your hands over you heart and think about your personal power. Know that you are in a safe place.
- Close your eyes and identify something you are fearful of. What do you feel?
- Now ask yourself, what fears do I experience that are most difficult for me in my life? Is it rejection? Abandonment? Betrayal? Loss of freedom? Not being deserving?
- What is it that causes me to pull away in my friendships and relationships? In what situations do these fears seem to arise?
- Allow yourself to think about the fear and how you feel.
- What is the first negative statement related to your fear that you are thinking about? Can you reframe this thought into a positive thought? What would you say to yourself?
- For example, if your fear is, “I am worthless,” your positive statement might be, “I am a strong person.” But once you say that out loud, you may find you have resistance to believing this, such as, “No way, I am useless and everyone tells me that.”
- Now, instead of pulling away from this new negative thought, think about your positive statement again. Say it and feel the strength in the statement. If you really don’t believe it, rephrase your statement so that you do believe it, ensuring it is still positive. For example, “Every day I am making myself stronger and stronger.” Once again, write down (or say) the statement.
- Write/say the next resistance that comes up for you. The next resistance that comes up might be, “Why don’t others want me to be strong?”

- Say or write your positive statement again, strongly and with feeling. You may also think, “It doesn’t matter if there are others who want to put me down, I can still make myself stronger every day.”
- Do this five times. You’ll discover it’s like peeling the layers of an onion. You peel off one resistance and notice another, more subtle resistance underneath. Because you are working with a deeply ingrained fear, it takes time to peel away the resistances to believing your new statement. Don’t forget to reaffirm your positive statement each time you write a resistance.
- Building from the first example on self worth, let’s review how this process could go:
  - **Belief**: “I will never amount to anything.”
  - **Reframe 1**: “I am a successful person.”
- Your thoughts to the reframe/new belief: “No way, I am a loser and everyone tells me that.”
  - **Reframe 2**: “I have many talents that will make me successful.”
- Your thoughts: “Hah! The talents I have won’t make me successful.”
  - **Reframe 3**: “I have several good qualities, and I am willing to learn.”
- Your thoughts: “It is true I have some good qualities, but I don’t have any education.”
  - **Reframe 4**: “My desire to learn will help me reach my goals.”
- Your thoughts: “It is important to remember my goals.”
  - **Reframe 5**: “I will learn what I need to know to reach my goals.”

3. Allow participants several minutes to finish going through this process. Have them write down/say their final statement. Ask them to reflect on the emotions they are feeling.

4. Have several participants share their statements with the group and discuss how they felt about this process.

NOTE	Fears and limiting beliefs are often related to societal roles that people adopt. Many fears are related to societal expectations associated with such roles and perhaps not meeting these expectations. For example, a fear may be not having enough strong, healthy children (a common societal expectation of a mother). Everyone plays many roles throughout their lives. Instead of focusing on what we should be doing or what is expected of us, it is important to focus on what we want for our life, our purpose and vision.

EXERCISE 9: LETTING GO (*Optional*)

Time

45 minutes

Objectives

1. Identify deep hurts from the past that one may still be holding onto and release them

Materials

None

CORE COMPETENCIES: (1) Cognitive awareness, (2) Managing self

1. Explain:

    - In our lives, many of us have experienced significant pain and sometimes trauma. While the actual event may have been very painful, we often carry that pain with us throughout our lives, allowing that pain to hurt us over and over again. By doing this we are giving even more power to those individuals/events.
    - In this activity we will practice letting go. By letting go of these past hurts, we can help make space for new thoughts and beliefs, and address unhelpful fears we may hold. Hopefully, this process can be the beginning of letting go of those thoughts/memories of past hurts, so that we can start building stronger selves.

2. Have individuals get in pairs. Create a line of partners in the middle of the room, with everyone facing the same direction. You may need to have several rows, but ensure the partners are standing next to each other.

3. Have partners hold hands and close their eyes. Tell the group that everyone will be going through their own personal journey, but they will be connected to their partners for support as they go through the process.

4. Instruct the participants through the following:

    - Take a few deep breaths. Imagine a long tunnel that represents your life. While this is a tunnel of your life, experience this as a safe and healing tunnel. Imagine yourself as a courageous person, who with the support of your partner, is ready to go back and begin the process of setting yourself free. Notice that the tunnel starts from the present time and goes all the way back to when you were born.
    - In your imagination take a step back into this tunnel *(have all participants take a step back)*. This represents going back in time in your life.
    - In this recent past are there any people, including yourself, toward whom you hold resentment, anger, bitterness, or guilt? Close your eyes and identify the people, deceased or alive, if there are any.
    - If there is more than one person, start with one and picture him or her in the healing tunnel with you. Take a breath, and think about what you want to say to that person. Gently begin to relate and communicate your thoughts and feelings to the person. Tell him or her why you felt hurt. Share as fully and honestly as you can.
    - Now, give that person a chance to communicate back to you. Allow yourself to fully listen and hear their truth. Take a deep breath and for a few moments consider both truths, theirs and yours. Keep your eyes closed and listen carefully to other person.

- Ask yourself, how do I want to manage this memory? How do I want to feel when I think back about what has happened? Do I want to forgive this person (or myself)? Am I ready for that? Am I ready to let go of the burden of the resentment/pain that I experience towards this person (or yourself)? Feel your inner strength and courage.
- Take a deep breath and, in whatever way feels good to you, release this stuck emotional energy. As you release any bitterness or anger you are holding, notice how freeing it is and how light it makes you feel. Close your eyes and experience the release.
- When you are ready, squeeze the hand or arm of your partner to let them know you are ready to go further back in your life. When you both are ready, take another step back. Repeat these same steps on the next person/event with whom you have unresolved negative feelings.
- There may be other hurts/painful events that have happened, but for now, just focus on these one or two. You can always come back to this process at another time. Now, it is time for you to move forward in your healing tunnel as you come back to the present day.
- Take a deep breath, and while you have the support of your partner, take a step forward to the most recent event that you were thinking about. How do you feel now when you think about this person/event? Do you feel lighter and emotionally open? Is there anything else you want to or should do in order to feel strength and confidence around this issue? You can also choose to not think about this now, and perhaps come back to this later.
- With your eyes closed, take one more step – like you are walking into your future. How do you feel? How far have you come?

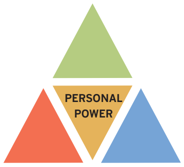
5. Have participants open their eyes and give their partners a hug. Have participants find a comfortable place to sit and take 10-15 minutes to discuss their experiences.

6. Have participants come back together and briefly discuss how this process was.

NOTE	Be prepared that this can be an emotional process. Do not do this exercise unless you feel comfortable and think it would be appropriate with your participants.

TOPIC: KNOWING OURSELVES THROUGH OUR BODIES

EXERCISE 10: BODY DIALOGUE*



Time

60-75 minutes

Objectives

1. Connect participants with their body
2. Explore how household air pollution and other local issues impact your health
3. Promote the idea that a healthy body is important for a productive future

Materials

1. Lively, loud music to encourage dance or movement

CORE COMPETENCIES: (1) Cognitive awareness, (2) Managing self

1. Explain:
   - Now we will have an opportunity to move around and feel energized. We will be focusing on our bodies and increasing awareness of our bodies.
   - With an awareness of our bodies comes the understanding of things that impact good health, including food, drink, pollution, and the need to be aware of sources of poor health.
   - This exercise will help us get in touch with our bodies and also allow us to reflect on why improved cookstoves and fuels can be important for the health of our families and ourselves.
2. Gather the group in a lively activity of dance or movement, something that allows individuals to get their heart rate up and feel energized. It could be dancing, an active game, or a series of exercises. It is best if music is played.
3. Do this for about 15 minutes, and then let people find a place on the floor to lie down. (If there is not a reasonable place to lay down, participants could sit in their seats). Their hearts should still be beating fast, and they should be breathing deep. Keep the music playing.
4. As people are lying down, ask them to have a conversation with their bodies:
   - How strong do I feel?
   - How well does my body work?
   - Do I take care of my body?
   - Do I eat nourishing foods?
   - Do I get enough rest?
   - Is the water that I drink clean?
   - Is the air that I breathe inside my home clean?
   - Do I seek care when I am ill?
   - Are there any thoughts or limiting beliefs that I have that keep me from taking care of my body?
   - Ask your body, "What else do you want me to know about caring for you?"
5. Let individuals stay lying down for a few minutes longer as they think.
6. As they are ready, allow people to slowly sit back up and share their experiences.
7. Ask them: What did your bodies say to you? What will you do differently to take

* This exercise is adapted from Gershon and Straub (2011) Empowerment: The art of creating the life that you want.

care of your body? After this exercise, have two or three individuals describe their experience with this process.

8. Have a group conversation with participants around health impacts of household air pollution and cooking, encourage them to share:

   - Think about how household air pollution affects your health, your respiratory system, and your eyes. How does this make your body feel?
   - Has the health of other people you've known been affected because of smoke from inefficient cookstoves or lighting?
   - What about harm that is caused from collecting fuel (either for yourself or that of your family)? And burns from the open fire?
   - What different solutions could be used to create a cleaner environment?

9. Ask participants about other causes of sickness in their community, including contaminated water, exposure to mosquitoes, etc.

10. Remind the participants about the importance of good health for themselves and their families. The healthier they are, the better is their ability to do the things they want in their life.

11. Ask participants what are the next steps that each individual will take to care better for her body? (Write these on the flip chart).

NOTE	The dancing exercise may not be culturally appropriate in mixed gender groups, and therefore a different lively activity may be desired.

MOVING IT FORWARD: LEADERSHIP

Overview

1. Introduction to Leadership
2. Establishing & Developing Clear Visions
3. Setting Goals & Being Proactive
4. Problem Solving
5. Communication
6. Plan of Action

Proposed 2-day Leadership Exercises Schedule

Session	Day 1	Day 2
Morning A	» Introduction to leadership section (20 mins) » Dealing with change (30 mins) » Leadership 101 (45 mins)	» Review of Day 1 » Being proactive (65 mins) » Problem solving (50 mins)
Break		
Morning B	» Leadership in action (120 mins) » Establishing a clear vision (60 mins)	» Problem solving part 2 (45 mins) » Active listening (30 mins)
Lunch		
Afternoon A	» Developing our visions (135 mins)	» EPIC communication (150 mins)
Break		
Afternoon B	» Setting goals (105 mins)	» Plan of action (105 mins) » Self-celebration ceremony (30 mins) » Feedback from leadership section

INTRODUCTION TO LEADERSHIP SECTION

Time

20 minutes

1. Provide a brief introduction of what will be done in the leadership section of the workshop, and provide an outline of this part of the training.

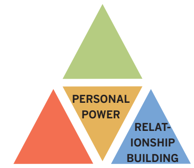
    - This is a process focused on enhancing your ability to take the business skills you have learned along with the empowerment processes you have gone through, and to put them into action.
    - We will explore what it means to be a leader and think about how we can each be a better leader.
    - We will explore making visions for ourselves and our work, and setting goals to accomplish them. We will practice our abilities to be proactive to respond to situations, and we will learn strategies around problem solving to get to where we want to go. Finally, we'll practice how to actively listen and how to communicate with each other and with customers. All of these activities and processes will involve exploring ourselves and enhancing our abilities to be better leaders and to develop our own strong, successful business.
    - At the end of this section, we will each create an action plan. This is a plan for setting and achieving our next goals. It can be applied to personal goals or business goals.
    - As we go through this process, we should be aware of our personal needs and also think about our other commitments in this process.
    - It will be important to be open to this process. We are all working together, and we are here to support each other.

TIP

Revisit the agreement made in the beginning of the workshop. Ask participants if they have anything else they would like to add before beginning this session.

WARM UP ACTIVITY: DEALING WITH CHANGE

CORE COMPETENCIES: (1) Managing self, (2) Fostering positive relationships



Activity Option (a): Change Your Look

1. Have participants get a partner and stand facing each other.
2. Ask the participants to determine which one will observe and which one will make the changes.
3. Tell the observer to study her partner closely because her partner will be making a few changes.
4. The observer from each pair should turn her back (or close her eyes).
5. Have the other person now make five changes to her physical appearance. This could mean taking off their hat, removing a shoe, taking off jewelry, etc. Give participants 30 seconds to complete the changes.
6. Participants may face each other again. Ask the partner who did not make changes to identify as many changes as possible. Allow about 30 seconds for this. Have the participant who made the changes keep them, even when her partner goes, and until this exercise is complete.
7. Do a couple more rounds of steps four through six.
8. Finally, ask participants to make 10 changes in 20 seconds. You will likely get some resistance at this point. When you start to get verbal resistance, stop and move to the discussion questions.

Discussion:

- How did it feel to be asked to make so many changes?
- What are some things that make people resistant to change?
- What are some things that make people resistant to change?
- What can you do to make it easier for people (people in your business, if any) to accept the changes?
- Why is it difficult to maintain changes once they are made?

TIP

When providing instructions for this exercise, obtain agreement from the participants that they will maintain whatever changes are made until the exercise is over. Prompt the group to think about and share their own personal emotions related to making changes.

Time

20 minutes

Objectives

1. Practice being comfortable with change

Materials

None

Time

30 minutes

Objectives

1. Practice changing and identifying changes

2. Discuss initial reactions to change

Materials

None

Activity Option (b): Cross Your Arms

For a large class and limited time, this exercise may be more appropriate.

1. Ask participants to cross their arms. The definition of "crossed" for this activity is folding their arms together, as if they were bored or waiting for something.

2. Now ask participants to "fold their arms the other way," reversed of what they just performed.

Discussion:

- How did it feel when you were asked to cross your arms the other way?
- Did it come naturally, or did you have to stop and think about it? Was it uncomfortable?
- What are some things that make people resistant to change? What can you do to make it easier for people to accept the changes?

EXERCISE 1: LEADERSHIP 101

CORE COMPETENCIES: (1) Managing Self, (2) Fostering Positive Relationships

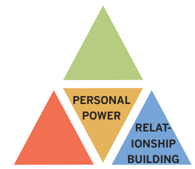
Preparation:

- Arrange chairs in a circle, and place the flip chart where everyone can see it.
- Make two columns on a sheet of flip chart paper. Write "Good Leader" at the top of one column and "Bad Leader" at the top of the other.
- Hand paper and pencils out to each participant.

1. Instruct participants to think of a leader they admire (e.g., community leader, politician), and write down three qualities they believe makes them an effective leader.
2. Ask participants to think of a leader they dislike and write down qualities that make them a bad leader.
3. Allow approximately ten minutes for this, and then ask each participant to share what she has written. Record the qualities listed on the flip chart paper under the column "Good Leader" or "Bad Leader."
4. Discuss the similarities and differences in the qualities that came out. Was anything surprising? Are there any similarities with the qualities for a good leader and for a bad leader? Do the leaders we do not admire have similar qualities to ones we do admire? How can we avoid becoming bad leaders? What can we do to be effective leaders?
5. Narrow the list down to agreed upon definitions/qualities of a good leader.
6. Following the discussion ask each participant to reflect on all the qualities that the group has identified for both good and bad leaders and list.
    a. Positive qualities she believes that she already has
    b. Positive qualities she would like to develop
    c. Negative qualities she would like to manage or eliminate

TIP

Provide examples of people that you think are good leaders and also that are bad leaders. Describe a couple of qualities that make them good or bad leaders. Make sure participants are aware that leaders can also be family members or friends, not just authority figures. While you can offer examples and coordinate the process, let participants guide what leadership means to them.



Time

45 minutes

Objectives

1. Explore the qualities of good and bad leadership
2. Work together to create a definition for "leadership"

Materials

1. Blank paper and pens/pencils
2. Flip chart and markers

> **TIP**
>
> If working with illiterate women, have them instead draw the person they are thinking of, then have each woman work with a partner to describe two to three qualities for each leader. Each partner should verbally share two or three qualities with the group that they agree upon for both a good and bad leader.

> **TIP**
>
> Use sticky notes to write the good and bad qualities, and place them on the whiteboard or flip chart. As the qualities are narrowed down to make a definition of leadership, put the notes with characteristics or examples not being used on the side. End with a smaller collection of notes that all participants agree upon.

EXERCISE 2: LEADERSHIP IN ACTION



Time

120 minutes

Objectives

1. Practice leadership as defined in the previous exercise
2. Discover participants' personal leadership styles/qualities

Materials

1. Sweets or small tokens for prizes
2. Paper and markers

CORE COMPETENCIES: (1) Assertion/voice, (2) Fostering positive relationships, (3) Persuasion, (4) Decision making

1. Hand out paper and pencils or pens to each participant.

2. Divide participants into teams of four or five.

3. Explain to the group that they will be given a series of challenges, and each challenge must be completed in 15 minutes. A different team member will lead each new challenge, and no team member should lead more than one challenge unless everyone else has had a turn. At the end of each challenge the winning teams (those who complete the challenge in the allotted time, will receive small prizes).

4. Inform participants that at the end of each challenge they will be given five minutes to evaluate the team leader for that challenge. The leader should also evaluate herself at this time. Encourage participants to list qualities that made the leadership effective and areas where the leadership could have been improved. These notes should be saved for the group discussion to follow the challenges.

5. When everyone understands the instructions, tell the groups the first challenge, and give them one minute to choose a leader before you begin timing the challenge. All groups do the same challenge simultaneously. The groups who complete the tasks within the allotted time frame can receive small prizes.

6. At the end of the activity, when every participant has had an opportunity to lead her team, bring the group together in a circle to discuss what they learned. Use the discussion points provided.

Discussion Guidelines

1. Give participants a chance to hear her teammates' comments on her leadership style. Emphasize the importance of being respectful in comments. Ask for both positive comments and comments on something the leader could improve.

2. After listening to comments, allow the participant in question to share what the leadership experience was like for her. What did she enjoy? What was difficult to deal with? What did she learn about leadership? What did she learn about herself? Were the leadership qualities she displayed with her team the same as she wrote down in Activity: Good versus Bad Leader? Or were there some surprises?

3. Allow every participant the opportunity to hear from her peers and share her own reflections.

TIP

If working with illiterate women, or if you prefer, have the whole group debrief after each challenge. Ask participants what the leader did well or their group did well (have them think about the characteristics of a good leader)? What could she improve upon?

Challenge Options

1. Choreograph a dance and explain what it represents (e.g., rain dance, wedding dance, etc.). All team members must participate in the dance.
2. Build a human machine using all team members. Teams must be able to explain what the machine does, and what each team member's function is within the machine.
3. Put on a two-minute dramatic piece that begins with the line, "Is she still breathing?"
4. Create a television commercial for a cookstove product or lighting product.
5. Write a front-page headline of a newspaper article that conveys the story of their inspired vision for this training.

TIP

It's important to note that there are different kinds of leaders. Not all leaders fit the description of "Charismatic," "Outgoing," etc. Observant and quiet leaders also exist and are needed.

TOPIC: ESTABLISHING & DEVELOPING CLEAR VISIONS

EXERCISE 3: ESTABLISHING A CLEAR VISION



Time

60 minutes

Objectives

1 Discuss what a vision is and why it is important to have visions for the future

Materials

None

CORE COMPETENCIES: (1) Assertion/voice, (2) Vision

1. Explain:

- Remember that in the empowerment section, we talked about having visions when making personal behavior change. We are now going to focus on big visions, what this means, why it's important, and how to make clear visions for our lives.
- So, what is a vision?
    - Whether or not we realize it, each of us has different visions for our lives. Some of our visions are very negative, such as a poor widow who believes she will become a beggar. Some of our visions are positive, such as a woman who believes she will have her own textile business. We all act on our visions for our lives every day by deciding whether to get up in the morning and go to fetch wood, to work hard or not, even the friends we make and social clubs we are in. We lead our lives and make choices according to how we see our future.
- Why is it important to have a clear vision?
    - Some people know from when they young that they want to be a businesswoman or they want to be a leader in their community. However, most people figure out what they want to do with their lives along the way. Sometimes they are inspired by a friend or given a work opportunity that they enjoy.

2. Share a story about a global (or local) figure who has had a vision for change. Emphasize how this person didn't dwell on things that would make it hard for the vision to come true, but instead thought positively about being able to achieve it. Pick one of these options:

    a. Use the story you created in your HCD plan for a visionary leader.

    b. Introduce Wangari Maathai (Kenya) and read the excerpt from her Nobel Peace Prize acceptance speech on the following page.

3. Debrief the story and/or speech excerpt. Discuss what the leader's vision was, what the leader decided to do, why, and how he or she worked with other people to make that vision a reality.

    a. Reiterate that it is important to think positively through the challenges faced.

    b. Ask participants what leadership characteristics this person had/has.

Visionary Leader Example: Wangari Maathai

Wangari Maathai was a Kenyan environmental and political activist. In the 1970s, Maathai founded the Green Belt Movement, an environmental non-governmental organization focused on the planting of trees, environmental conservation, and women's rights. In 2004, she became the first African woman to receive the Nobel Peace Prize for "her contribution to sustainable development, democracy and peace."

Excepts from her Nobel Peace Prize Acceptance Speech:

My inspiration partly comes from my childhood experiences and observations of Nature in rural Kenya. It has been influenced and nurtured by the formal education I was privileged to receive in Kenya, the United States and Germany. As I was growing up, I witnessed forests being cleared and replaced by commercial plantations, which destroyed local biodiversity and the capacity of the forests to conserve water. In 1977, when we started the Green Belt Movement, I was partly responding to needs identified by rural women, namely lack of firewood, clean drinking water, balanced diets, shelter and income. Throughout Africa, women are the primary caretakers, holding significant responsibility for tilling the land and feeding their families. As a result, they are often the first to become aware of environmental damage as resources become scarce and incapable of sustaining their families.

The women we worked with recounted that unlike in the past, they were unable to meet their basic needs. This was due to the degradation of their immediate environment as well as the introduction of commercial farming. I came to understand that when the environment is destroyed, plundered or mismanaged, we undermine our quality of life and that of future generations.

Tree planting became a natural choice to address some of the initial basic needs identified by women. So, together, we have planted over 30 million trees that provide fuel, food, shelter, and income to support their children's education and household needs. The activity also creates employment and improves soils and watersheds. Through their involvement, women gain some degree of power over their lives, especially their social and economic position and relevance in the family. This work continues.

Initially, the work was difficult because historically our people have been persuaded to believe that because they are poor, they lack not only capital, but also knowledge and skills to address their challenges. Instead they are conditioned to believe that solutions to their problems must come from 'outside'. Further, women did not realize that meeting their needs depended on their environment being healthy and well managed. They were also unaware that a degraded environment leads to a scramble for scarce resources and may culminate in poverty and even conflict. We developed a citizen education program, during which people identify their problems, the causes and possible solutions. They then make connections between their own personal actions and the problems they witness in the environment and in society. In the process, the participants discover that they must be part of the solutions. They realize their hidden potential and are empowered to overcome inertia and take action. They come to recognize that they are the primary custodians and beneficiaries of the

environment that sustains them. Initially the Green Belt Movement's tree planting activities did not address issues of democracy and peace, it soon became clear that responsible governance of the environment was impossible without democratic space. Therefore, the tree became a symbol for the democratic struggle in Kenya. Citizens were mobilized to challenge widespread abuses of power, corruption and environmental mismanagement. Through the Green Belt Movement, thousands of ordinary citizens were mobilized and empowered to take action and effect change. They learned to overcome fear and a sense of helplessness and moved to defend democratic rights.

In time, the tree also became a symbol for peace and conflict resolution, especially during ethnic conflicts in Kenya when the Green Belt Movement used peace trees to reconcile disputing communities. During the ongoing re-writing of the Kenyan constitution, similar trees of peace were planted in many parts of the country to promote a culture of peace. Using trees as a symbol of peace is in keeping with a widespread African tradition.

Such practices are part of an extensive cultural heritage, which contributes both to the conservation of habitats and to cultures of peace. With the destruction of these cultures and the introduction of new values, local biodiversity is no longer valued or protected and as a result, it is quickly degraded and disappears.

As we progressively understood the causes of environmental degradation, we saw the need for good governance. Indeed, the state of any county's environment is a reflection of the kind of governance in place, and without good governance there can be no peace. Many countries, which have poor governance systems, are also likely to have conflicts and poor laws protecting the environment. In 2002, the courage, resilience, patience and commitment of members of the Green Belt Movement, other civil society organizations, and the Kenyan public culminated in the peaceful transition to a democratic government and laid the foundation for a more stable society.

It is 30 years since we started this work. Activities that devastate the environment and societies continue unabated. Today we are faced with a challenge that calls for a shift in our thinking, so that humanity stops threatening its life-support system. We are called to assist the Earth to heal her wounds and in the process heal our own – indeed, to embrace the whole creation in all its diversity, beauty and wonder. This will happen if we see the need to revive our sense of belonging to a larger family of life, with which we have shared our evolutionary process.

In the course of history, there comes a time when humanity is called to shift to a new level of consciousness, to reach a higher moral ground. A time when we have to shed our fear and give hope to each other. That time is now.

The Norwegian Nobel Committee has challenged the world to broaden the understanding of peace: there can be no peace without equitable development; and there can be no development without sustainable management of the environment in a democratic and peaceful space. This shift is an idea whose time has come.
(See the whole speech at www.wangarimaathai.com.)

Visualization (optional)

For practitioners with a large class and limited time, this exercise may be more appropriate.

1. Guide participants through a visualization:

    - Sit comfortably in your seats, closing your eyes, and make sure that both feet are placed on the ground.
    - Relax…become aware of your breathing. Breathe in deeply, allowing your lungs to fill completely before exhaling.
    - Notice the points where your breath enters your nose, throat, and lungs.
    - Think of something you want to accomplish. This might be something you are currently working or a goal/dream for the future.
    - Imagine the day you accomplish this. Picture yourself in that environment. What do you look like? What are you saying and doing? Who else is there?
    - What does it look like? Smell like? Sound like? How do you feel?
    - Now think back to what it took for you to get to this point in your life. How long did it take you?
    - What sacrifices did you have to make? What were the little victories you were able to celebrate along the way? What were the victories that you knew were bringing you that much closer to where you are today?
    - What was that path like? Was it smooth and uneventful, or bumpy and turbulent?
    - What obstacles did you encounter?
    - How did you work through these obstacles? Consider the time it took to get through each one.
    - What feelings did you experience?
    - Now picture yourself today, and think about the route you are going to take to get to your next goals.

2. Ask participants to open their eyes and take five minutes to journal what they envisioned (this could be writing, pictures, or a combination of both). Provide an opportunity for the participants to share with the class.

Time

30 minutes

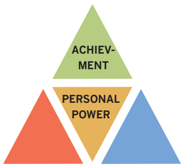
Objectives

1. Visualize achieving a goal or dream

Materials

None

EXERCISE 4: DEVELOPING OUR VISIONS



Time

75 minutes

Objectives

1. Create vision webs (either write or draw)
2. Share and discuss vision webs

Materials

1. Vision Web sheets
2. Business brain-storm sheets
3. Pens, pencils
4. Colored pencils or markers

CORE COMPETENCIES: (1) Vision, (2) Independence and self confidence

Talk and Exercise 4(a): Creating Vision Webs

1. Explain:

- Having many visions doesn't mean you figure out exactly what you want to do in the future right now. But, it does mean that you start the process of actively discovering what you want to do for yourself, for your family, and for your community. Instead of waiting around for an opportunity or interest to fall into your lap, you should actively search inside and around yourselves for your personal visions. That way, when you are making choices from day to day, you are not lost or waiting for the world to happen to you. When you have visions, you know what you want and you make things happen.
- Now it's time to create your vision webs. Your vision web should include different visions you have for different areas in your life. If you have many visions for each area, feel free to list them. As you start to gain experience in your different areas of interest, the vision might change. The web just helps us write down all the different visions. Start thinking about what you would put in your own vision web.
- In creating visions for your business, think about the business visioning activity done earlier. Now, brainstorm on your business brainstorm sheet by asking yourselves the following questions:
- In five years:
  - What do I want my business to look like? What am I doing every day?
  - How much money am I making?
  - Where am I selling the product or providing a service?
  - Who am I selling products to or providing services to? How many people?
  - Do I have an office? Do I have employees?
  - What am I good at now? What skills do I have?
- In groups of two or three, share your visions for work based on your answers to the questions.

TIP

If working with illiterate women, have them draw their visions in a single image or set of images.

Discussion Guidelines

- Was it difficult to formulate your visions? Why or why not?
- Do you imagine that your visions may change over time? Why or why not?
- How did you feel when you heard the visions of others in the group?
- Why is it important to put your vision(s) in writing and/or to articulate your vision(s) aloud to others?
- Was it hard to formulate your work vision?
- What do you need to know, or what additional skills would you like to have or need to practice to get to this vision?

Talk 4(b): Visions and Structural Conflict

Time

30 minutes

Objectives

❶ Explain that there can be conflicts that make it difficult for us to reach our visions

❷ Discuss situations in which one might feel powerless

Materials

❶ Whiteboard

❷ Large sheet of paper with a picture of a rubberband (powerlessness) and a hand (vision), with a man between them (see sample picture below)

❸ Two elastic bands

1. Introduce the concept of structural conflict:

    - Sometimes even when we have clear visions, we can still face doubts and difficulties. These doubts and difficulties can come from within us, or can come from the context or community that we are in.
    - Obstacles or challenges that we may confront that are caused by external forces and are outside of our control, are 'structural conflicts'. These challenges or obstacles may make us feel a sense of powerlessness, meaning feel like we don't have strength to move forward.

2. Have elastic bands ready, and ask for three volunteers to come up. Give clear directions to the volunteers. One volunteer has a sign that says "vision" and will play the role of the hand in the picture. One volunteer will play the role of powerlessness (also hold a sign), and one volunteer will be in the middle (the "visionary"). See the cartoon on the following page for a graphic.

3. Have the visionary share the work vision that she wrote down during the previous activity. As the visionary shares her hopes for this vision, the person playing the role of "vision" pulls the elastic band forward. Assist with this motion if needed.

4. Now have the visionary share their fears as well as potential challenges or obstacles they see to reaching this vision. As she does, have the person playing the role of "powerlessness" pull the elastic band in the opposite direction. Assist with this motion if needed.

    a. Remind participants of the importance of having a positive attitude. Focusing on potential problems, fears or judgments can make us feel helpless and also hold us back.

    b. Connection to body: One important tool to teach here is how our bodies feel when thinking about the emotions/thoughts that get in the way of making our vision a reality. Ask the volunteer how it felt to be part of this process. What did it feel like to be moved toward the vision? What did it feel like

when being pulled by the fears and potential obstacles?

5. Explain:

- Even if you have a clear vision, there can be challenges or life circumstances that make getting to that vision difficult. It's important to think strategically about how to reach your vision and about issues that might be encountered. Acknowledging what issues are in your control and which ones are out of your control is important. Later, each of you will create a plan for your vision to help you think strategically about getting to your vision and overcoming issues you may face, both within your control and outside of your control.
- Feeling helpless is not beneficial because it is difficult to move forward and can lead to stress. Remember, helplessness is a form that a limiting belief can take, and can be changed.



Feeling of powerlessness   Current reality   Vision

NOTE	The importance of the picture above is to engage participants in recognizing how the voices of fear, judgment, powerlessness, limiting beliefs, etc. impede one's movement toward a personal/collective vision.

TIP	Put the image above on the wall for all to see what was just demonstrated by the volunteers.

Exercise 4(c): Work Vision & Limiting Beliefs

1. Have participants reflect on their personal vision for work.

2. Have participants break into pairs to discuss a limiting belief they have around their work vision and go through a turnaround process with their partner. Before they do so, explain the following:

   - When helping someone discuss their limiting belief and reach a turnaround, a partner should act as a listener and a guide, rather than try to tell the other person the answers.
   - Some things that the partner can ask or say to help their partner dig into their limiting belief and reach a good turnaround are:
     - **Why?**
     - **Tell me more about** ___________.
     - **How did/do you feel when** ___________.
   - Oftentimes we don't dig into where our limiting beliefs come from enough. Asking 'why' several times can be the best way to help someone get to the bottom of where a limiting belief comes from!
   - Only from a deep understanding of where your limiting belief comes from, can you reach a good reframe / turnaround.

3. Once the first partner has gone, have them switch so the listening partner can share.

4. Ask for volunteers from the group to share their work vision, the limiting belief they have/had, as well as their turnaround to the limiting belief.

5. After sharing, have all participants acknowledge each other and their visions.

TIP

When you have volunteers share in front of the group, demonstrate to participants how to be a good listener and help participants get to the bottom of a limiting belief and develop a good turnaround. Remember to do this by saying:
- Why?
- Tell me more about ___________.
- How did/do you feel when ___________.

Time

30 minutes

Objectives

1 Identify limiting beliefs around personal work visions, and develop turnarounds

Materials

None

TOPIC: SETTING GOALS & BEING PROACTIVE

EXERCISE 5: SETTING GOALS

Time

60 minutes

Objectives

1. Define SMART goals
2. Practice creating SMART goals

Materials

None

CORE COMPETENCY: Goal setting and strategic thinking

Exercise 5(a): Setting Goals

1. Explain:

- The next step is to set big goals for achieving our visions. Goals are the framework to creating action steps to reach a vision. One of the most valuable skills for leaders is believing in new possibilities and getting others to believe those are possible as well. It is important to set big goals. Of course, the first steps should be small and realistic, but think big—in a way that excites and energizes you.

2. Ask participants to lie on the floor (or sit in their chairs if more appropriate) and imagine the vision they chose for work. Ask: what does your business look like? What do you look like? Now, think about how to get from the current reality to this vision. What needs to change?

3. Goals should be SMART (refer to below):

S – Specific
M – Measurable
A – Achievable
R – Relevant
T – Time-bound

- **Specific**:
  - Who: Who is involved?
  - What: What do I want to accomplish?
  - Where: Identify a location.
  - When: Establish a time frame.
  - How: Identify requirements and constraints.
  - Why: What are specific reasons, purposes, or benefits of accomplishing the goal?
  - Example: Join a women's savings group in my village and go to meetings every week (as long as they don't conflict with my other responsibilities and tasks). Promote clean cookstoves or fuels through the group, and learn how other women in the group save money.
- **Measurable**: Establish concrete criteria for measuring progress towards attaining each goal. Measuring progress helps you to stay on track, reach your target dates, and know you are progressing.

- Ask questions such as: How much? How many? How will I know when I accomplished this goal?
- Example: I will go to ten community meetings.

■ **Achievable**: Goals should be achievable; they should stretch you slightly so you feel challenged, but defined well enough that you can achieve them. You must possess the appropriate knowledge, skills, and abilities needed to achieve the goal.
  - When you identify goals that are most important to you, you begin to find ways you make them come true. You can develop the attitude, abilities, skills, and financial capacity to reach them. You can attain most goals you set when you plan your steps wisely and establish a time frame that allows you to complete those steps. Goals may seem far away and out of reach, but eventually they move closer and become attainable, because you grow and expand to meet them.
  - Ask: What skills or resources do I have to complete this goal? What skills or resources do I need to complete this goal? How can I get those?

■ **Relevant**: To be relevant, a goal must be worthwhile and meet your needs. It should fit into your immediate and long term plans.
  - Have each goal be consistent with other goals you have.

■ **Time bound**: A goal should be grounded in a time frame.
  - Ask: By when do you want to accomplish each goal?
  - Example: I will go to ten community meetings in the next three months.

Exercise 5(b): SMART Goals for my Work Vision

1. Have participants reflect on their visions for work. They should go back to their vision web and think about their work vision.

2. Each participant should brainstorm, with a partner, two SMART goals that help complete her work vision.

3. Each participant should then use the SMART worksheet in their participant packets to write down or draw images that help her remember one of her SMART goals.

4. Participants should then share with their partner.

TIP

Have participants get up and go outside, or somewhere else, to get some movement and take a break from the room.

Time

45 minutes

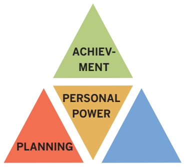
Objectives

1. Define SMART goals
2. Practice creating SMART goals

Materials

1. SMART work sheet (participant packet)
2. Pens and/or pencils

EXERCISE 6: BEING PROACTIVE*



CORE COMPETENCIES: (1) Managing self, (2) Goal setting and strategic thinking, (3) Decision making

Objectives

❶ Define SMART goals ❷ Practice creating SMART goals

Time

15 minutes

Objectives

❶ Define what it means to be proactive and reactive

Materials

None

Exercise 6(a): Being Proactive Talk

1. Discuss:

- Remember when we discussed the importance of self-responsibility as a core belief? We are going to explore that more now by learning about being "proactive." Being proactive is an important trait of a leader and businesswoman. Being proactive means taking responsibility for your life.
- Being proactive means taking responsibility for ourselves, our actions, our choices, and our futures. "Pro" means "for," literally "for action"—to act instead of waiting to be acted upon.
- By being proactive, you are saying that, "Who I am today and what I become in the future is my responsibility." When you take this attitude, you are empowering yourself. You realize that your choices are the greatest creative force in your life.
- When you respond to a situation without taking time to think about how to respond, or why you're responding in a certain way, you are being reactive. When you are reactive you let the situation determine your response, you allow circumstances to control your behavior, and you blame others for your actions.
- Reactive responses are guided by feelings, not values. When someone or something harms us we just react, without thinking. If someone yells at us on the street, we may yell back at that person, without thinking or choosing our response; we simply react. Reactive people put the blame on others for their problems.
- In contrast to this, Proactive choices are guided by values. Instead of just reacting, you pause for a moment and select a response that is in line with your values. Being proactive reminds you that you're free to choose how to respond to a situation. When you are proactive, you examine your thoughts and behaviors before reacting. Or, you may not respond at all, but rather initiate—by taking the first step, introducing a whole new way to act. Even if a situation or behavior of another person is completely out of our control, we still are able to choose our response to that situation or behavior.

* Adapted from Educate! materials

- You need to be "Response-able," that is, able to choose your responses (don't confuse participants with the spelling of responsible).
- This is one of the unique things that separate humans from animals. An animal knows simply how to react. It can't control itself. The ability to choose a response is a uniquely human characteristic.

Exercise 6(b): Proactive vs. Reactive

Time

15 minutes

Objectives

1. Practice understanding proactive versus reactive

Materials

None

1. Present the following situation to the participants:

   a. You overhear your neighbor telling a mean lie about you and your business to another neighbor. She doesn't know you overheard the conversation. You don't understand why this neighbor would lie about you or say that lie to another person.

2. Ask them to give you two or three responses they might have that would be reactive. Examples:

   a. Go up to her and yell at her.

   b. Become very sad because you feel so bad about what she said.

   c. Decide that she's a two-faced liar and turn your back to her every time you see her.

   d. Spread mean rumors about her. After all, she did it to you.

3. Ask participants to give you two or three responses they might have that would be proactive. Example:

   a. Confront her and calmly share how you feel, including why you didn't think it was appropriate.

Exercise 6(c): Proactive or Reactive... The Choice is Yours

Time

20 minutes

Objectives

1. Practice understanding proactive versus reactive

Materials

1. One can or bottle of soda
2. One bottle of water
3. Marker to write on cans/bottles

1. Explain that this activity will explore more about how proactive and reactive people act. Ask for two volunteers.

2. Give one volunteer a small bottle or can of soda labeled "reactive," and give the other volunteer a small bottle of water labeled "proactive."

3. Tell the group that you are going to read some statements (see below). Have participants raise their hands if they think it is being reactive or proactive. Once decided, have that volunteer shake up her bottle: "Reactive" or "Proactive"

   a. Your husband comes home only to yell at you for not having dinner ready. You yell back at him that you have been working all day too.

   b. Your son asks you to help him with his homework. You don't want to, but you decide to do it anyway.

c. You feel that you need some extra help collecting firewood and water, so you decide to ask your husband if he can help reduce this burden on you.

d. Someone bumps into you hard in the market, and you bump her back.

e. You are tired after a long day of work and yell at your kids when you see they haven't started their homework.

f. You are trying to sell a cookstove and your customer tells you rudely that it's a useless product. You calmly explain the benefits of the cookstove and ask if she would like to try it out.

g. You are walking house to house to tell people about healthy cooking habits, and someone slams the door in your face. You knock and yell for two or three minutes before walking away."

4. Ask participants: What will happen to our proactive volunteer if I ask her to open the bottle? What will happen to our reactive volunteer?

5. Instruct the volunteers to open the bottles (outside).

Discussion Guidelines

- Did you ever feel like the reactive bottle? Why or why not?
  - Reactive people are like this bottle of soda. The soda gets shaken up and eventually will explode. Proactive people are more like the water bottle. They think before they respond, and you can shake them up all you want, but nothing will happen. Being proactive is part of being aware of yourself and being able to patiently ponder or react. Remember to take a moment sometimes, and think before you react.
- Do you take responsibility when things don't go as expected? Or do you look around for someone to blame? Be honest! Leaders know how to accept defeat gracefully, how to learn from their experiences, and how to do something different the next time.
- With a partner, share an experience when you were responsible for something that didn't turn out as expected.
  - What did you learn?
  - How has it affected your decisions today?

Tips to being proactive:

» Take a deep breath or count to ten when something happens that upsets or annoys you.

» Think about three things you like about yourself. "I am…" Write them down if you can, or repeat them in your head.

Being Proactive Talk (continued)

- *Did you ever feel like the reactive bottle? Why or why not?*
- All of our problems fall into three categories, and the ability to determine in which category your problems fall will maximize our proactive responses. Certain aspects of our problems are either:
  - Things we can directly control (e.g., the amount of time we spend on creating a business plan or savings plan).
  - Things we can indirectly control (e.g., the election of a community leader).
  - Things we cannot control at all (e.g., the price of cookstoves).
- *What is in your control? What is out of your control?*
- Things like you have to take out a loan to pay for your business or the cost of fuel for your stove are within the wider circle of our concern, but we have no influence over them. So to spend a lot of time worrying about these things is useless.
- Both a reactive person and proactive person may be concerned about the same things. But people who are proactive focus on expanding issues that are in their control. They believe more things are in their control, or they try to gain control of more situations. They become more influential, and thereby their circle of influence expands. They don't spend their energy complaining about things they have no control over. As a result, proactive people are more effective. Proactive people don't blame outside forces; instead, proactive people dwell on the best ways in which they can respond to their circumstances.
- "Pro-active" people get things done. They do not wait for someone else to do things, make excuses, or put in small effort. Also, they don't need supervision. Proactive people look at a situation, know what needs to get done, and do it.
  - Proactive Belief: Who we are is determined by the choices we make each day.
- Freedom of choice is the greatest determining factor in our lives. Although it is true that there are other powerful forces, these forces become a problem to us when we begin to believe that we are determined or limited by them—that we have no power to control our lives, or that we can't break out and rise above these factors. There is nothing we can do to change what has happened in the past. We can only change our behavior right now.
- You are the creative force in your life. You don't have to be a victim of your conditioning. You can break with the past and create a unique life. The world would be a different place if people blamed history instead of made history. So, if we are responsible for all of our actions, other factors are excuses. Other theories and pessimistic thoughts such as: "I was born this way," "My parents raised me to act this way," and "I had no choice in that environment," are excuses.

- *What do you think? Are these good excuses? When is it okay to blame life circumstances?*
- Proactive people choose to be the creative force of their own lives. They choose to take control of their present and to make and reach their goals.

EXERCISE 7: PROBLEM SOLVING



CORE COMPETENCIES: (1) Fostering positive relationships, (2) Information seeking, (3) Goal setting and strategic thinking, (4) Grit and resilience, (5) Problem solving

Exercise 7(a): Human Knot

Time

20 minutes

Objectives

1 Introduce participants to problem solving

Materials

None

1. Participants stand in a circle facing inward. Each person should be standing close enough to the persons next to them that their shoulders are touching.

2. Each person should reach her hands inward toward the center of the circle, and grab the hand of another member of the group.

3. Instruct the group to find a way to untangle the "knot" that they have created, while still holding hands.

4. Each member of the group can move through, around, over, or under of any other group member. The only thing that they cannot do is let go of the hands that they are holding. Group members will not all be facing the same direction when finished, however they should all still be holding hands.

Discussion Questions

- How did the process get started?
- What were some of the barriers to finishing the task?
- What roles did you see group members taking up?

Exercise 7(b): Team Challenges & Problem Solving Talk

Time

30 minutes

Objectives

1 Participants learn problem solving techniques

Materials

None

1. Explain the following, then use the talking points for the '5 stages of problem solving' on the opposite page:

- Remember when we discussed how to overcome challenges in our personal lives? Now we will look at how to overcome challenges and solve problems that get in the way of our goals.
- Sometimes when we have goals, things will get in our way, and we will face problems or challenges that seem hard to overcome. Problem solving is the ability to identify and solve these problems or challenges. It's about taking personal action to solve challenges, resolve conflicts, and discuss alternatives. It is a process, an ongoing activity in which we take what we know to discover.

There are 5 stages to problem solving:

1. ***Understand the issue/challenge.*** Just like the first step in overcoming personal challenges is to be aware of them, the same is true for challenges faced when trying to complete your goals. It is important to understand the nature of the issue/challenge. Think of a challenge and frame it in your own words with a partner.

2. ***Describe any barriers.*** You should be aware of any barriers or constraints that may be preventing you from achieving your goal. So, what is creating the issue/challenge?

   a. List the relevant facts: Who? Where? What's involved?

   b. Make a list of all the information.

   c. Restate the challenge in your own words.

   d. List the conditions around the challenge.

   e. Describe related known challenges.

3. ***Identify various solutions.*** Once you understand the background of the challenge, select two potential solutions to resolve it. There is no single strategy that works for issues/challenges, but rather there can be many solutions. Here are some ways to think of solutions:

   a. Draw the problem and its potential solutions.

   b. Write down the problem, information about it, and potential solutions.

   c. Discuss with a couple friends some solutions.

4. ***Test out one of the solutions.***

   a. Go slowly, work with the solution until it is obvious it doesn't work.

   b. Write down or draw what you did to solve the challenge if it worked.

5. ***Evaluate solutions.*** Try another if necessary.

2. Tell participants that it is now time to test out the five stages of problem solving with some daily as well as business challenges.

TIP

Use some real world examples as you go through this. Maybe walk through a challenge you faced and overcame, or use a famous person who overcame a challenge.

Optional Brainstorming Warm-Up Activity

Use this activity to get participants in an open-minded and energetic mindset for brainstorming.

1. Have participants work in pairs. Person A brainstorms ideas about a potential business she wants to start (alternatively, it could be about the ingredients for a meal she wants to make).
2. Round 1: Person A brainstorms many ideas. Person B says NO and gives a reason why each idea will not work. Do this for two to three minutes.
3. Round 2: Now Person B brainstorms ideas and Person A must say YES to each idea and build on it to make it bigger. Do this for two to three minutes.
4. With the full group, discuss how these two different experiences felt. The Round 2 experience is the environment you will want to create for a successful brainstorm.

Time

45 minutes

Objectives

1 Participants practice problem solving techniques

Materials

None

Activity 7(c): Let's Solve that Challenge

1. Have participants brainstorm some common challenges they face. If possible, focus on challenges they face in their business or work.

   Example: I want to get cookstoves from the central location where they are located, but it is ten miles away, which is too far to walk, and I can't drive.

2. Groups of two or three participants will have to overcome a challenge. Tell participants to:

   a. Understand the challenge.

   Example: What is preventing me from getting the cookstoves? It's too far to walk. I can't afford to hire someone with a truck.

   b. Describe any barriers.

   Example: It's ten miles away, which would take too long to walk, and I can't carry them back. There is only one truck available locally, and it is expensive to hire.

   c. Brainstorm and identify potential solutions.

   Example: (1) Rent the truck with a group of other women entrepreneurs who have the same problem. (2) Ask the cookstove manufacturer to ship them to me using public transportation—the bus comes right through my village!

   d. Test out solutions by having groups role play.

3. Once groups have two or three solutions, ask them to choose their favorite, and act it out. Each small group will act out their solution to the whole group.

4. Discuss:

- Which one would work well for you?
- Which ones do you not think would work well for you?
- If you try a course of action and it doesn't resolve the problem, try something else! Keep trying to solve the challenge until one of the solutions worked.

Problem Solving Tips

- » Think about these questions:
  - » What would happen if…? Would it be safe? Would it be fair? How would everyone feel?
- » Test solutions and be willing to make mistakes.
- » Allow space and time to work through frustrations.
- » When problem solving—talk about it, draw it, write it! Abstract representations can help make it concrete and encourage more ideas to flow.
- » Have a friend or two with whom you can approach to discuss problems and brainstorm solutions.

Exercise 7(d): Storyboard (*optional*)

Time

60 minutes

Objectives

❶ Participants practice problem solving techniques

Materials

❶ Index cards / sticky notes

❷ Pens (at least one colored pen)

❸ Tape

❹ Colored 1/4 inch press on dots or stickers

1. *Identify and define a challenge:* have the group agree on one challenge they would like to work on. Have them describe the challenge. Write the challenge on an index card or sticky note, and place it at the top of the storyboard (see example diagram on next page).

2. *Generate ideas for solutions:* have participants individually write on index cards or sticky notes ideas for solutions. **They should write only one idea per card/ sticky note.** The more ideas, the better, and all ideas are accepted.

3. *Cluster the ideas:* gather all of the index cards or sticky notes, discuss each with the group, and ask the group to cluster the cards by theme.

4. *Determine header cards:* once two to four cards/notes have been clustered together, the group determines a heading that describes that cluster. Write the heading on an index card in bold red. Arrange the clustered cards in a column underneath the header card.

5. *Prioritize:* once all the cards have been discussed, clustered, and a heading for them determined, it is time to prioritize the headings and ideas. Give each participant several colored dots. Tell participants to select their favorite heading and put a dot on that heading. Then have participants select their favorite cards within the heading they chose and put two-three dots on two-three cards. They can only place one dot per card.

6. *Identify:* read the heading with the most dots, and the card(s) with the most dots. Encourage participants to try these ideas! Keep the storyboard on the wall for group reference and further work.

Storbyboard Example:

THE CHALLENGE -
It's hard to get more cookstoves as the pick up location is too far to walk. I can't afford to hire someone with a truck.

HEADER - Rent/borrow a vehicle	HEADER - Public transportation	HEADER - Friends and family
Rent a truck with a group of other women entrepreneurs who have the same problem.	Take a bus to the pick up location.	Ask your husband if he could pick them up.
(If you can drive), ask to borrow a vehicle from a friend.	Ask the cookstove manufacturer to ship them to me using public transportation—the bus comes right through my village!	Ask your brother-in-law, who has a car, if he could drive you the next time he goes to the city where the pick up location is.

EXERCISE 8: ACTIVE LISTENING

CORE COMPETENCIES: (1) Fostering positive relationships, (2) Customer service

RELAT-IONSHIP BUILDING

Time

30 minutes

Objectives

❶ Define "active listening"

❷ Practice active listening

Materials

None

1. Explain:

   - Active listening is a good skill for a leader to have. It allows you to better understand the people you are talking to. It also allows others to feel supported by you. When most people listen, they can get distracted thinking about what they will say after the person finishes speaking, or their minds might wander. When actively listening, you give your full attention to the person who is speaking. You focus 100% of your attention on what they are saying.
   - It is important for a businesswoman to be an active listener, because it is through listening to your customers and their needs that you are better able to serve them, and therefore grow your business. As we discussed in the marketing section, knowing what your customer wants and needs is important in promoting and selling a product! You are also better able to care for your customers and have loyal customers.
   - We will now practice some active listening.

2. Divide participants into pairs. In each pair, "Person A" is the speaker, and "Person B" is the listener.

3. Have participants spread out around the room so that they do not interrupt or distract each other. You can have participants go outside, as long as you can still monitor that they are participating. Go through Part I and II below.

Part I

» ***Instructions for the speaker:*** You will speak uninterrupted for three minutes. If you run out of things to say, it is okay. You can be silent until you think of something. The entire three minutes belongs to you.

» ***Instructions for the listener:*** Your job is to listen. When you listen, give your full attention. Do not ask questions or speak during the three minutes. If the speaker does not have anything to say, it is okay; just sit in silence until she speaks again.

Part II

» ***Instructions for the listener:*** After Person A speaks for three minutes, Person B's job is to repeat back to Person A what she heard. Start by saying, "What I heard you say was...." Person B should not share her thoughts. She should only repeat back what she heard.

» ***Instructions for the speaker:*** If Person B misheard, Person A can correct them so that they understand exactly what was meant.

4. Once each pair has gone, have them switch! Person B becomes the speaker and Person A becomes the listener.

5. Discuss:

   - How did you feel when you were being listened to?
   - Did you find it easy or hard to listen to the other person? Why?

Active Listening Tips

- Do not interrupt.
- Repeat back what you have heard for clarification.
- Give your full attention when someone is speaking to you.

Bonus Tool: Listening & Understanding your Customer

This is a tool that you can use to understand your target customers when building your marketing strategy. You should conduct interviews with several people you would like to have as customers, and ask these questions. The answers can help inform you about the needs of your customer and help you know how to approach potential customers. It is important to understand your customer because then you can better explain to them why your product is important.

Give this back to participants to take back and use (optional)

We are going to practice how to understand these key things:

1. ***Customer Needs:*** Know what need this product/service is addressing. Ask the customer if the product or service is addressing her need or problem. Ask how important that need is in her life. Ask if your product is the best way to solve the problem.
2. ***Daily Activities:*** Ask how this product or service fits into the person's daily activities. Ask how frequently she would use it.
3. ***Buying Habits:*** Learn how the product or service fits into the customer's buying habits. Ask how much she would spend, how much she needs, and if there are similar products on the market that she uses already.

Listening to the customer—Customer needs and problems: Know what need your cookstove or fuel product is addressing. Ask the customer if the cookstove or fuel is addressing a need of hers. Ask how important that need is in her life.

» Does this cookstove help you save time cooking or collecting fuel? Does it help your health?
» Do you use other products or services right now that help you in the same way?
» What would convince you to use this product or service instead?
» Do you feel this need is important enough to spend money on?

Daily activities: Ask how the cookstove or fuel fits into the person's daily activities. Ask how frequently she would use it.

» How often would you use this cookstove? Would you use your other stove as well?
» Have you ever used a cookstove like this before? Did you buy it?
» Under what circumstances did you buy?
» Was there anything in the past that prevented you from buying a cookstove like this?

Buying habits: Learn how the product or service fits into the customer's buying habits. Ask how much she would spend, how much she needs, and if there are similar products on the market that she uses.

» Do you think you would buy this cookstove? Why? Why not?
» Have you ever bought a product or service like this before?
» Where do you shop? Do they sell these types of products/services?
» How much do these types of products/services cost? Do you think it's expensive?

After you have asked several customers these questions, think about what you might change regarding where you sell your product or how you sell or market it to customers.

EXERCISE 9: EPIC COMMUNICATION



Time

75 minutes

Objectives

1. Introduce the "EPIC" conversation
2. Practice communi-cating persuasively

Materials

1. Blank paper
2. Pens/pencils

CORE COMPETENCIES: (1) Fostering positive relationships, (2) Persuasion

Exercise 9(a): EPIC Communication

1. Introduce the exercise:

- What is an EPIC talk? EPIC is an acronym to help us remember the basics of creating a powerful message. It can be used for presenting to others, writing a letter, or other form of communication. It's an important skill to be able to speak about an issue and can help attract others. Using this structure will help you organize your talking points whether you are presenting to a neighbor or giving an education meeting in your community.
- EPIC stands for
  - Engage
  - Problem
  - Inform
  - Call to action

2. Guide participants through each EPIC step (Engage; Problem; Inform; Call to Action) using the below talking points. After explaining each step of the EPIC talk have participants practice by writing out something for that step in a topic of their choosing. While they are writing, walk around the room so you can be accessible if anyone needs help.

- *Engage*: Engage means to attract or earn the attention and interest of another person.
  - Get the audience's attention with a quote, statistic, story, or shocking fact. This should make the topic interesting to the audience. It should not be a statement of simple fact such as, "Cooking is a big problem here." It should make the facts real or urgent. For example, the story of a specific woman who has respiratory illness from inhaling cooking smoke, or has to walk several hours per day to collect fuel would be good to use here.
- People like stories. Stories are powerful. Why?
  - Because we remember stories much more than we remember facts, statistics, or plain information.
  - The most powerful/convincing story is often your own.
  - Stories move people to action. Stories are empowering, uplifting, and inspiring.
- Now practice by writing an Engage section in a topic of your choosing.

- *Problem/Opportunity*:
  - Express the problem/opportunity in clear facts without your personal opinion. Explain how serious or widespread the problem is, the nature of the opportunity, or details about the current reality. Refer to the following "Talking Points on Cooking" if you need ideas for how to discuss the challenges associated with cooking on traditional stoves.
  - Connections are important. Example: "Collecting fuel is a burden on women, men, and children. My family and I spend [choose appropriate number] hours per week collecting fuel. This happens year after year, but it doesn't have to be this way. A clean cookstove can reduce the amount of time spent collecting fuel because it cooks as well as your current stove, but with much less fuel."
  - You can now write your Problem section.

- *Inform*:
  - Inform your listener of an opportunity, and propose your solution or vision. Use an example of how and where the solution has worked, how it is proven and cost effective, and how it benefits the poorest. Example: Having a clean cookstove can reduce the amount of time to collect fuel, reduce the amount of money you spend on fuel, reduce the amount of time to cook, and it is healthier for you and your family.
  - Present information about the clean cookstoves or fuels and why these are better options for cooking. Again, it would be great to give a personal account of how the solution has impacted you.
  - You can now write your Inform section.

- *Call to Action*:
  - Now that you've engaged your listeners, presented the problem, and informed them of a solution, what do you want them to do? Suggest a clear goal/action step. Make the action something specific so you will be able to follow up with them and find out whether they have done it. Present the action as a yes or no question so they can make a decision right there.
  - You can tell listeners here about a cookstove you are selling and ask them if they would like to try the cookstove or purchase one. You can also ask for something else you want related to reaching your vision.
- **Before you write a proper challenge for action, make sure you know your listener!** If you're addressing other mothers and housewives, then you want to make sure you challenge them to do something they can actually do. If you are presenting to community leaders, you can challenge them to support you in other ways (they have more resources). For example: Would you consider helping me gather people in the community to an education meeting on clean cooking?
- You can now write your Call to Action section.

TIP

Have participants add a "G" before "EPIC" to help them remember to greet themselves in public presentations or when talking to someone they don't know, which piques the audience's interest, and helps maintain their attention.

Greet: Who are you? Recognize those in attendance. State your purpose for speaking or writing. It is important to show people you are a credible person, that you are honored to be speaking, and that you appreciate them for listening.

Time

75 minutes

Objectives

1. Participants practice persuasive communication and public speaking using EPIC structure.

Materials

1. EPIC Structure worksheet (Participant packet)
2. Pens/pencils

Exercise 9(b): EPIC Presentation

1. In groups of three, have participants design a presentation for their community in which they present clean cooking and why it's important to have and use a clean cookstove using the EPIC structure. They should use their EPIC worksheet in the participant packets to write out their talking points.
2. Provide the below talking points for participants, but encourage them to make their presentation local—how are issues from cooking expressed or seen in their own communities (e.g., many children have pneumonia, women are often coughing after cooking, it's harder and harder to find and retrieve wood, takes a long time to collect fuel, etc.)?
3. Also have participants think about their target customer. Are there certain issues that are more important to that specific target customer? Make sure to emphasize those issues!
4. Have participants present their talk in groups of three.

Talking points on cooking!

» Inefficient cookstoves that burn wood, dung, or charcoal release high amounts of toxic smoke killing four million people annually. Millions more suffer from cancer, pneumonia, heart and lung disease, blindness, and burns.

» Household air pollution is the fourth worst health risk in the world, and the second worst for women.

» Women and girls can spend up to five hours per day collecting firewood. Women are exposed to risks including falls, bone fractures, fatigue, and miscarriages caused by carrying firewood for cooking

» Wood and charcoal can be expensive, requiring as much as one-third of a family's income to purchase sufficient fuel to cook daily meals.

Tips for your EPIC talk

- » Practice! Practice several times with someone you feel comfortable with.
- » Memorize useful facts, or focus on sharing personal experiences that you easily remember, so you do not have to refer to notes during your presentation.
- » Know who your listener is.
- » Deliver your talk without stopping, even if you have a couple stumbles.
- » When you're finished, think about what went well and also what you can do better next time.
- » Listen actively and with an open mind.
- » Encourage questions from your listeners.

Public Speaking Tips

- » Look at people and make eye contact, or focus on a single point on the back wall.
- » You can scan the room with your eyes just above everyone's head, and it will appear you're making eye contact with everyone.
- » Stand with your legs shoulder-width apart, and don't cross your legs.
- » Have a good posture.
- » Use bullet points to speak, not full notes that you would be tempted to read from.
- » Project your voice so everyone can hear you.
- » Speak clearly and slowly.
- » Get close to the audience—you can walk around; don't hide.
- » Encourage people to ask questions.
- » Encourage questions from your listeners.

TRY THIS!

Have the group of participants divide into pairs and help each other position their bodies, use their voices, and use positive eye contact to create the best presentation. Have each person reflect on how it feels. Does she feel more confident? How does that compare with her normal body stance?

TOPIC: PLAN OF ACTION

EXERCISE 10: WHAT'S MY PLAN OF ACTION



Time

90 minutes

Objectives

1. Create a plan of action

Materials

1. Plan of Action worksheet (Participant packet)
2. Pens/pencils
3. Colored pencils and/or markers

CORE COMPETENCIES: (1) Goal setting and strategic thinking, (2) Systematic planning, (3) Decision-making

Exercise 10(a): Creating My Plan of Action

1. Explain to participants that a plan of action is about setting goals (personal or professional) and helping them achieve those goals. In this activity, we will be creating a plan of action around your business vision and goals.

2. Have participants complete their Plan of Action in the participant packets. Explain that a Plan of Action contains:

Work Vision:

a. Why do you want to do this business with cookstoves and/or fuel?
b. What is your vision for your business? (Reference the earlier activity, and have participants write or draw their vision again.)

Goals:

a. Describe any barriers. What are my goals to get there?
b. What is my first step or goal?
c. When will I do it?
d. How will I do it?
e. What do I need to do it (skills or resources)?
f. When will I know I've accomplished it?
g. What is my second step or goal? (Repeat above sub-questions)
h. Make sure goals are **SMART**!
i. What are some challenges I might face? What are some ways I can overcome those?

3. Have each participant share what their first three goals are and their time frame for completing them.

> **TIP**
>
> Allow some time here for participants reflect on their business and financial plans. Make sure they are happy with these, and allow them to change or edit as desired.

> **TIP**
>
> Write down or log each of the goals for the participants and when they will be completed so you can follow up with them.

Exercise 10(b): Understand my Different Plans

1. Ask participants: What is the difference between a business plan and an action plan?

2. Build upon their answers to explain:

- A business plan is about where my business is (actual/present). It is factual and technical, and it often involves numbers. It is a plan to know what my business is capable of.
- An action plan is about what I would like to achieve for my business (future) and how to accomplish my goals to get there. It is not factual, rather is a roadmap to achieving my goals. It is a plan to help me get to where I want to go in my business, and helps me prepare for any challenges I may encounter.

Time

15 minutes

Objectives

1. Build an understanding of the difference between the business plan and action plan

Materials

None

Self-Celebration Ceremony

1. Gather everyone in a circle and give each of them an unlit candle.

2. Explain to the group that everyone should be proud of the progress they have made and this is an opportunity to honor and appreciate each other.

3. Light the candle of one participant and have her state one thing she has learned about herself or her life that she wants to share with the group. Give participants up to one minute each to speak.

4. Have the person who has completed speaking then light the candle of the next person.

5. Once everyone has finished, have everyone look at each other (they can scan the circle) and smile, appreciate, or otherwise positively acknowledge each other (give a minute or two for this).

6. Have everyone blow out their candles.

Time

30 minutes

Objectives

1. Reflect on and honor the progress made by the participants thus far

Materials

1. Candles

REVIEW: MONITORING FORM

How will you stay in touch with participants? What support will they need to stay on top of their plans of action?

What kind of support system (mentors, ongoing trainings, peer groups, etc.) will you encourage for their continued growth?

How have the principles in this training changed your participants' perceptions of their selves and what may be possible in their lives? It is advisable to gather some stories from the group.

How did your expectations align with what happened? Reflect on the HCD questions and your responses to Hear (Brainstorm: Teaching Methods), Create (Brainstorm: What does success look like?), and Deliver (Brainstorm: Potential challenges and a pipeline of solutions).

GLOSSARY OF TERMS

BUSINESS SECTION	
TERM	**DEFINITION**
Entrepreneur	A person seeking to enhance her income through starting a business. A *micro-entrepreneur* has no employees and operates alone. Micro-entrepreneurs often fill gaps between a larger business and remote customers. A *small-entrepreneur* employs one to five others in conducting her business.
Competencies	Set of defined skills, knowledge, qualifications, or capacities that enable a person (or an organization) to act effectively in a job or situation.
Gender Roles	Socially constructed roles, behaviors, activities, and attributes that a given society considers appropriate for and specific to one gender: men or women.
Assets	The value of everything a company owns and uses to conduct their business.
Depreciation	The degrading value of an asset over time.
Fixed Cost	A one-time expense that doesn't vary with business volume.
Liabilities	The value of what a business owes to someone else.
Marketing	The process of promoting, selling, and distributing a product or service.
Net Income/Profit	Revenues minus expenses.
Profit Margin	The ratio of profit divided by revenue, displayed as a percentage.
Return on Investment (ROI)	How much money a business gets in return from an investment.
Target Market	A specific group of customers at whom a company aims its products and services.
Variable Cost	Expenses that change in proportion to the activity of a business.
Direct Costs	The money you spend specifically to produce/sell your items (e.g., payroll, cost of materials).
Indirect Costs	All the expenses you pay to run your business in general (e.g., rent, transport, promotion costs).
Cost-plus Method	Portion or % that you add to the costs of producing the product/service to get the selling price is known as the profit mark up. Most entrepreneurs take 20–30 % as their mark up, but it also depends on what is happening in the market.

Comparative Method	You compare your product/service to others on the market. Depending on its quality and the cost, you can lower the price, increase the price, or make it exactly the same as your competitors.
What-the-market-can-pay Method	This method is based on the supply and demand concept (needs and wants). For instance, if the product is not available on the market, then the price could be higher than the one calculated with the cost-plus method. Or, if there are already many similar products available on the market, then the price must be lower than the one calculated with the cost-plus method. But never lower than the cost price, otherwise you will make a loss!
Break Even Point	Point at which total cost and total revenue are equal: there is no net loss or gain, and one has "broken even." A profit or a loss has not been made.
Business Plan	Document prepared by somebody who intends to start a business or who is already in business. It gives a complete description of the business and its plans for a period of time (e.g., from one to five years).
Working Capital	This is the balance of cash that your business has for day-to-day operations. If you need to buy materials or stock, or pay workers, this will come from your working capital. When customers pay cash for purchasing products, it adds to your working capital. If you sell products on credit, this depletes your working capital until they repay their debts.
Investment Capital	This is the money that you need to make larger, longer-term investments in your business.
Business Goal	Objectives the enterprise aims to achieve through its operations. This includes profit-making as well as social objectives (e.g., improved health of stove users, environmental protection by reducing fuel use).
Demand	The target group (for the product(s)/service(s)) and its characteristics.
Delivery Model	Financing mechanism, ownership and management, sales and/or distribution, collaboration with other market players.

EMPOWERMENT SECTION	
TERM	**DEFINITION**
Empowerment	Ability for an individual to create and act upon decisions that affect their lives. Comprised of two complementary and critical components: resources and agency.
Resources	Include extrinsic supports such as learning new skills, availability of opportunity, or education.
Agency	Agency refers to intrinsic supports and is strongly tied to self-esteem, sense of control, and power or self-reliance.

Self-Awareness	Conscious knowledge of one's own character, feelings, motives, and desires.
Limiting Belief	A belief that a person has that makes her doubt what she can do or be. It can come from making an incorrect conclusion about something in life.
Intention	Statement or thought of a strong purpose, or aim. In some cases, this thought can be the starting point of a life's dream.
Self-Responsibility	Being answerable or accountable for something within one's power.
Self-Esteem	The ability to believe in and to hold a favorable impression of oneself.

LEADERSHIP SECTION

TERM	**DEFINITION**
Vision	Statements or views that guide and provide direction in someone's life.
Structural Conflict	Conflict caused by patterns or structures of actual or perceived power, which create perceived inequality.
SMART Goals	Goals that are Specific, Measurable, Achievable, Realistic, and Time-Bound.
Proactive	Being proactive means taking responsibility for ourselves, our actions, our choices, and our futures. "Pro" means "for," literally "for action"—to act instead of waiting to be acted upon.
Reactive Responses	Guided by feelings, not values—reacting without thinking. Reactive people put the blame on others for their problems.
Proactive Responses	Guided by values. Instead of just reacting, pausing for a moment and selecting a response that is in line with personal values.
Active Listening	Listening in order to better understand; giving full attention to the speaker.
EPIC Communication	Communication that goes through the following four stages to capture an audience: Engage, Problem, Inform, Call to action.
Engage	To attract or earn the attention and interest of another person.
Plan of Action	A plan that explores what one would like to achieve and goals that must be accomplished to get there. It is a roadmap to achieving one's goals and can be used for personal or business-related goals.

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